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DRAFT HOUSING ELEMENT
1992 - 1999

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CITY OF CHOWCHILLA

**DRAFT HOUSING ELEMENT
1992 - 1999**

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1. INTRODUCTION

BACKGROUND

The Housing Element is one of seven General Plan Elements mandated by the State of California. Pursuant to Section (§) 65580 of the California Government Code, the housing element must document in detail, the existing housing stock and its condition, and must assess existing and projected housing needs. Article 10.6 of the California Government Code has been amended over the years to require analysis of special housing groups, including homeless individuals and families. The Housing Element analysis is required to contain a needs assessment of shelters for the homeless and a program to meet those needs.

Responding to §65580 of the California Government Code, this Housing Element profiles the City's housing stock, assesses existing and projected needs, analyzes resources available to meet these needs, and reviews governmental and non-governmental constraints on the production of affordable housing. In addition, this Housing Element has been prepared to ensure that the City's housing policies and programs respond to changing conditions and needs for housing in Chowchilla as identified by the *1991 Regional Housing Needs Plan* prepared the California Department of Housing and Community Development (HCD).

STATE OF CALIFORNIA REQUIREMENTS

The California Government Code requires that General Plans contain an integrated, internally consistent set of policies. When any one element of the General Plan is revised, especially when new policies and programs are proposed, other existing General Plan elements must be reviewed to ensure that internal consistency is maintained.

The City of Chowchilla is presently updating its General Plan. Completion of the City's General Plan update is anticipated within the fourth quarter of 1993. As part of the General Plan update, those policies and programs established as part of this Housing Element will be reviewed and incorporated, as applicable, into the various other elements of the General Plan update.

The State of California has adopted several specific requirements for the contents of a housing element. The primary focus of these requirements is the allocation of statewide housing needs on a regional basis and the adoption by each community of its share of the regional need; a statement of goals, policies and quantified objectives; programs to address identified housing needs; and an identification of an adequate number of sites for all types of housing.

California Government Code §65583 requires a Housing Element to include these basic components:

- ☐ A review of the previous element's goals, policies, programs and objectives to ascertain the effectiveness of each factor and the overall effectiveness of the element;
- ☐ An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs;

- ☐ A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing; and
- ☐ A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies, and achieve the goals and objectives of the Housing Element through the administration of land use and development controls, provision of regulatory concessions, and the utilization of appropriate federal and state financing and subsidy programs when available.

HCD is responsible for reviewing the Housing Elements of all cities and counties in the State of California for their compliance with state law requirements embodied in Article 10.6 of the California Government Code. HCD reviews and evaluates the effectiveness of a Housing Element based on conformance with three broad content requirements of California State law:

- ☐ Identification and analysis of existing and projected housing needs, and an inventory of resources and constraints relevant to meeting those needs;
- ☐ A statement of goals, policies and quantified objectives; and
- ☐ A discussion of scheduled programs for the preservation, improvement and development of housing.

PUBLIC PARTICIPATION

There was significant amount of public participation in the preparation of the Housing Element. Administrative Drafts of the Housing Element were distributed to a variety of organizations and individuals. The distribution list included Self-Help Enterprise, Madera Coalition for Low Income Housing (California Rural Legal Assistance, Chowchilla Elementary School District, City Council members, City Planning Commissioners. In addition, the Element was made available for review by the public at City Hall and the Madera County Library- Chowchilla Branch.

The local newspaper, Chowchilla News, published an article on the Draft Housing Element. The article briefly discussed the purpose and process of adopting a Housing Element. The article stressed the importance for the public to attend the public meeting to discuss specific needs and suggest programs which the City may consider for inclusion in the Housing Element. Public Notice for the meeting was also published in the local newspaper and the agendas were posted at City Hall.

A special meeting was held to accept public comment. This meeting was advertized in both english and spanish as well as publicized on the local spanish language radio station.

The Planning Commission held one public hearing on the Draft Housing Element. The City Council also held one public hearing on the Element. Public Notice for both the City Planning Commission hearings and City Council hearings were published in the local newspaper and the agendas were posted at City Hall. In addition, agendas, staff reports and a copy of the Draft Housing Element were mailed to specific individuals and agencies upon request prior to the public meeting and public hearings.

SUMMARY

The Housing Element is presented in nine major sections as follows:

1. ***Introduction*** - This section provides the background information on the Housing Element requirements and an overview of the Housing Element.
2. ***Evaluation of the 1986 Housing Element*** - This section reviews the 1986 Housing Element's new construction need with actual development. In addition, a program by program review of 1986 element, analyzing why each program worked or did not work.
3. ***Community Profile*** - This section provides an overview of Chowchilla's recent growth in terms of population and economic development.
4. ***Housing Profile*** - An overview the City of Chowchilla's existing housing stock.
5. ***Housing Needs*** - This section provides an analysis of current housing conditions and needs relative to the City's various segments of the population.
6. ***Residential Land Resources*** - This section provides an inventory of available lands to meet housing needs.
7. ***Housing Development Constraints*** - This section provides a discussion of governmental and non-governmental constraints to providing housing.
8. ***Housing Goals, Objectives, Policies and Programs*** - This section identifies the goals and policies of the 1992 Housing Element. This section also identifies the implementing actions and programs necessary to achieve the 1992 Housing Element goals and objectives.

2. EVALUATION OF THE 1986 HOUSING ELEMENT

Pursuant to §65588 of the Government Code, the City of Chowchilla has reviewed its Housing Element, and evaluated the appropriateness of its housing goals, objectives and policies in contributing to the attainment of the state housing goal. The Element was reviewed for the effectiveness in attainment of the community's housing goals and objectives, and for the progress made toward meeting these goals. This Housing Element has been revised to reflect the results of this review.

The plan period was one of substantial change within the nation, state and the City of Chowchilla. The growing national debt combined with slowdowns in the economy in the late 1980s contributed to the federal government reducing the funding levels of many programs and the elimination of others. This resulted in a lack of available funds, such as revenue sharing, which the City relied upon to finance capital improvements and some non-required service positions.

In addition, the state's support to municipal governments came under close scrutiny as more Proposition 13 impacts were felt. Again, the slowdown in the economy and growing concerns over the fiscal status of the state resulted in substantial reductions in the amount of money that counties received. As state and federal funding was reduced, there was a corresponding reduction in the level of service that the County could provide to its cities.

The smaller cities of California in particular have been hard hit by the loss of state and federal funding. Faced with growing demands for services from their residents and cutbacks in assistance from federal and state sources, many cities have been forced to utilize whatever budgetary reserves they had established to continue providing essential services to their residents. As the budget reserves are depleted staffing levels in "nonessential departments" come under added scrutiny often resulting in positions going unfilled.

The 1986 City of Chowchilla Housing Element established six separate goals to facilitate the development needs of the City, and to direct City, state and federal resources in the plan period (1986-1992). The housing programs were designed to meet the City's share of HCD's projected housing needs for Madera County. Pursuant to §65584 of the Government Code, HCD is responsible for preparing Regional Housing Needs Plans for areas with no Council of Governments to determine housing market areas, and define the regional housing need for cities and counties (i.e., City of Chowchilla and County of Madera County) within these areas for the distribution of regional housing needs.

GENERAL GOALS AND POLICIES

Below is a summary of each goal, policy and implementing action, and an evaluation of progress made toward achieving the goals during the 1986-1992 Housing Element period.

The 1986 Housing Element proposed the implementation of 21 policies derived from six general goals and objectives to assist the City in meeting the City's and its regional housing needs share. The six interrelated City Housing Element goals focused on the following issues:

1. Adequate provisions of housing for all economic segments of the community;
2. Adequate provision of sites for housing within the community;
3. Preservation or conservation of housing and neighborhoods;
4. Maintenance of housing accessibility and the avoidance of discrimination in housing;
5. Preservation of that affordability of housing at the same time its condition is being improved or maintained; and
6. Energy conservation.

The goals and policies listed above provide the broad basis for the establishment of ongoing housing policies within the City of Chowchilla. Beyond those broad goals and policies is a clear and precise action plan that was to be implemented to meet the housing need. The following is an analysis of the 1986 Housing Element goals and policies implementation program designed to allow the City meet those goals identified above.

GOAL I

To provide decent housing in a satisfying environment for all persons regardless of age, race, sex, marital status, ethnic background, sources of income or other arbitrary factors.

Objective

To increase the supply of housing for all households especially low- and moderate-income households now living in substandard, overcrowded or otherwise unsuitable housing, or who must pay a disproportionate share of their incomes to obtain housing of any kind.

Policies

- ☐ The City shall maintain land use, and subdivision controls and regulations in a manner which does not unnecessarily increase the cost of housing.
- ☐ The City shall charge the minimum fees necessary to cover the costs of processing and providing urban services for housing developments.
- ☐ The City shall maintain a streamlined development approval process for housing projects consistent with the provisions of the Subdivision Map Act and other applicable state laws.
- ☐ The City shall encourage and cooperate in the use of county, state and federal housing programs aimed at securing suitable housing for all economic segments of the community.

- ☐ The City shall maintain a Housing Authority to facilitate the development of low-income housing.
- ☐ The City shall encourage and seek to facilitate the development of housing by the private sector within the City.
- ☐ The City shall encourage an adequate number of rental units affordable to low- and moderate-income households within the City.

Implementation Programs

1. The City will review and revise, as necessary, its Zoning Ordinance, Subdivision Ordinance, and Standard Specifications to ensure that they do not contain any unnecessary provisions which increase the cost of housing. This review will be undertaken within one year of the adoption of the 1986 Housing Element.

STATUS: The City in 1986 revised the Zoning ordinance to permit development of single family dwelling units on 5,000 square foot lots. Previously, the minimum lot size permitted for a single family dwelling unit was 6,000 square feet. Since then 130 - 5,000 square foot lots have been approved for single family dwellings with 45 of those lots developed by the Self-Help program.

2. The City will analyze and implement, as appropriate, Chapter 4.3 of the State of California Government Code entitled "Density Bonuses and Other Incentives." Chapter 4.3 allows for the provision of a density increase of at least 25 percent or other bonus incentives when a developer of a housing development of five or more units agrees to construct at least 25 percent of the total units for persons or families of low- or moderate-income.

STATUS: Although the City has implemented density bonuses measures and will continue to accept applications using these measures, no request have been received from the development community.

3. The City will review and revise, as necessary, all fees and charges related to housing development to ensure that they are the minimum necessary to process and provide urban services for the development. This review will be undertaken within one year of the adoption of the 1986 Housing Element.

STATUS: Prior to the 1986 Housing Element, City "Development Fees" for new construction were only required for water and wastewater capital improvements. Since the adoption of the 1986 Housing Element, the City has implemented additional "Development Fees" to finance police, fire and drainage capital improvements. The City, in accordance with §66000, determined that the fees implemented were fair and equitable with credit given to existing services.

4. The City will continue to encourage, and cooperate in the use of existing and future county, state, and federal housing programs aimed at meeting the needs of low- and moderate-income households, the elderly, and the handicapped. Such programs include the FmHa 502, 504 &

515 programs; Section 212, 235, 236, and 221(d) 3 and 4; programs of the California Housing Finance Agency.

STATUS: The City has assisted a developer using federal housing program (FmHa) for the development of a 36 unit Senior Citizen housing complex.

5. The City will continue to promote the subsidizing of low-income housing through the programs of its Housing Authority.

STATUS: No action has been taken due to lack of funds.

6. The City will provide interested households with information regarding county, state, and federal housing assistance programs.

STATUS: The City, when requested, assists interested households with information regarding county, state and federal housing assistance programs.

7. The City will continue to work with real estate professionals, developers, and the Chamber of Commerce to encourage the development of housing for the private sector within the City.

STATUS: Three major annexations and 14 major subdivisions have been approved by the City since 1986 providing over 1,500 acres of available residential designated land, for the construction of single family and multi-family units. Of the 212 residential unit permits issued since 1980, 45 were designated for very low and low income levels.

8. The City shall conduct a yearly assessment of rental units to ensure an adequate supply is available to meet demands.

STATUS: The City prepares, with the assistance of the City's Chamber of Commerce and Real Estate Board, an annual assessment of rental housing units.

GOAL II

To provide housing selection by location, type, price and tenure.

Objective

To provide adequate sites at suitable locations which collectively accommodate a range of housing (type, size, and price) responsive to the needs of all segments of the community.

Policies

- ☐ The City shall designate and maintain in the Land Use Element of the General Plan adequate amounts of land for different densities and types of housing. This shall include land that can be developed at a full range of housing densities and with a variety of housing types and arrangements single family and multiple family, site built and manufactured housing, mobile home parks, planned developments, and second units on single family lots.

- ☐ The City shall coordinate the planning and implementation of public facility improvements in a manner that is supportive of housing development.
- ☐ The City shall avoid locating housing in areas that are adjacent to conflicting land uses or are subject to environmental hazards.
- ☐ The City shall coordinate land use and circulation planning so that housing is accessible to transportation, employment, commercial and recreational centers.
- ☐ The City shall promote handicapped access in new housing developments.

Implementation Programs

1. The City will review the Land Use Element on an annual basis and revise it as necessary to ensure that there is adequate land planned for residential development. This review will address the amount of land that is available for different types and densities of housing development, the relationship or proximity of this land to public infrastructure improvements as well as to conflicting land uses and recreation centers. Information available in the other elements of the General Plan on circulation, transportation and main-made and natural hazards will be considered during this process.

STATUS: As the result of two major annexations, the City has doubled in geographic size providing approximately 1,500 acres of vacant land for future residential development.

2. The City will ensure adequate sites for mobile homes by allowing mobile homes on residential single family lots and encouraging mobile home subdivisions and mobile home parks.

STATUS: Although the City has implemented this measure, no new mobile home subdivisions or parks have been developed to date.

3. The City shall develop a granny flat ordinance. The ordinance shall identify allowable areas and emphasize the retention of single family character of the neighborhood.

STATUS: The City adopted an ordinance in 1992 to permit "Second Unit" on single family designated lots.

4. The City shall promote mixed use of housing and commercial in downtown Chowchilla by allowing multiple dwelling units by conditional use.

STATUS: The City has amended the Zoning Ordinance to permit mixed use of housing and commercial development in the downtown area. On several occasions, the City has provided written confirmation to lending institutions indicating it had no intent of abating existing residential uses in the downtown which allowed the sale and/or renovation of these structures.

5. The City shall maximize the use of vacant land within the City and land contiguous to current development for housing in order to reduce cost of facilities and create a compact City form.

STATUS: In order to maximize residential use of vacant land within the City and to reduce the cost of housing, the City has amended the Zoning Ordinance reducing the minimum single family lot size from 6,000 to 5,000 square foot.

6. The City will continue to monitor and pursue funding for public infrastructure improvements that can be utilized to facilitate housing development.

STATUS: The City has implemented several infrastructure improvement programs utilizing water and wastewater funds. The City completed water main improvements, upgrading household water pressure and fire hydrant capacity and pressure, to meet current state fire-flow standards within the City's older districts. A wastewater improvement program has been implemented to expand the wastewater trunk line capacity to serve increased density now permitted within the City, and to serve future planned urban development.

The City created a Mello-Roos Bond Pool and has participated in the funding of infrastructure for a 40 acre housing development and several other subdivisions are now being reviewed for similar infrastructure financing.

7. The City will continue to review new housing developments for handicapped access. All new public facilities shall be accessible.

STATUS: City has adopted state standards for handicapped access for all new development.

GOAL III

To provide for the development of a balanced residential environment with access to employment opportunities, community facility and adequate services.

Objective

To preserve existing housing and neighborhoods.

Policies

- ☐ The City shall monitor the quality of housing.
- ☐ The City shall enforce building and safety codes as a means of preserving housing quality.
- ☐ The City shall encourage and cooperate in the use of county, state and federal housing programs aimed at housing and neighborhood preservation.

Implementation Programs

1. The City shall monitor the quality of housing survey at least every five years. The results of the survey will be utilized to identify existing and potential housing problems, evaluate the effectiveness of existing programs and identify areas for future conservation and preservation efforts.

STATUS: The City conducted two housing quality surveys (1989 and 1991) as part of Community Block Development Grant applications for Self Help assistance.

2. The City will review and revise, as necessary, its building and safety codes to insure that they address housing preservation in an effective and economical manner. This review will be undertaken within one year of the adoption of this Housing Element.

STATUS: The City in 1987 - 1988 reviewed and amended building and safety codes to be consistent with state law.

3. The City will continue to maintain a code enforcement program. This program will be preventative in nature. It will identify and attempt to correct housing preservation problems at an early stage. It will also address and attempt to correct existing housing hazards which may be detrimental to the health and safety of households.

STATUS: The City maintains a code enforcement program to identify immediate potential health and safety hazards. In 1989, the City adopted a property maintenance program.

4. The City will provide owner or occupants of dwelling that are in need of rehabilitation with information on available housing rehabilitation assistance programs.

STATUS: The City has rehabilitated 70 units to date through the use of CDBG funds.

5. The City will continue to encourage and cooperate in the use of existing and future county state and federal housing programs aimed at housing preservation. Such programs include: FmHA Section 504, 515; HUD Section 8, 312; and programs associated with CHFA.

STATUS: In progress, pending both state and federal funding.

6. The City will encourage local and regional educational institutions to develop adult education home maintenance and repair courses.

STATUS: Ongoing; however, cuts in school funding have limited the ability to provide these services.

GOAL IV

To encourage planned growth in the City by designating suitable sites for residential development.

Objective

To reduce the effects of discrimination in housing based on race, color, religion, sex, family size, marital status, national origin, ancestry or other arbitrary factors and to provide safeguards against future discrimination in housing.

Policy

- ☐ The City shall seek to prevent discrimination in housing and to support state and federal anti-discrimination laws.

Improvement Programs

1. The City will continue to support the enforcement of Fair Housing laws, as expressed in Title 8 of the Civil Rights Act of 1968, as amended.

STATUS: Ongoing.

2. The City will refer all inquiries and complaints concerning housing discrimination to appropriate state and federal agencies.

STATUS: City continues this program on an ongoing basis; however, the City has not received any complaints.

GOAL V

To improve and conserve existing residential areas.

Objective

To plan for housing in a manner which does not adversely affect its affordability.

Policies

- ☐ The City shall encourage federal and state governments not to adopt legislation or programs which may adversely affect the affordability of housing.
- ☐ The City shall attempt to minimize any effect that its efforts to conserve or expand the supply of housing may have upon housing affordability.

Implementation Programs

1. The City will encourage the state and federal governments to review and revise, as necessary, any legislation or programs which adversely affect housing affordability, and will review and comment on proposed federal and state legislation which have the potential for adversely impacting the affordability of housing. The City will coordinate with local members of the state and federal legislator in their efforts to preserve housing affordability.

STATUS: The City has reviewed and/or commented on all major state and federal legislation or programs affecting the affordability of housing. City has also worked with the local school district to ensure that their fees are fair and equitable.

2. The City will review any actions or programs relating to housing that it is considering for their impacts upon housing affordability.

STATUS: With diminishing revenues shared by the state, and the property tax reform, the only alternative was the implementation of a developer fee schedule to provide adequate level of services for all residents within the community.

GOAL VI

To reduce residential energy use within the City and to help decrease housing costs and conserve the resource.

Objective

To reduce residential energy use within the City and help decrease housing costs and conserve resources.

Policies

- ☐ Educate the public in the area of energy conservation and create awareness of available programs.
- ☐ Promote use of passive solar energy within the City.
- ☐ Actively enforce state construction standards for energy efficiency.

Implementation Programs

1. The City should actively cooperate with Pacific Gas and Electric Company and various winterization programs to promote energy conservation and community awareness of existing programs.

STATUS: City has worked with the Self Help program to adequately administer rehabilitation programs.

2. The City should adopt a solar access ordinance for new homes and home additions to ensure homes have access to southerly sun for passive heating and lighting.

STATUS: City has not adopted a solar access ordinance. However, all building construction with the City must conform to the state's Uniform Building Codes.

3. The City should acquaint building inspectors with new standards and distribute building standards to permit applicants.

STATUS: Building inspectors are aware of Uniform Building Code revisions.

3. COMMUNITY PROFILE

In order to establish housing goals and policies, the housing needs of City must be determined. This section provides an overview of the City's recent growth in terms of population and economic development. The *1991 Regional Housing Needs Plan for Madera County* should be referred to for additional information.

The City of Chowchilla is located approximately 31 miles north of City of Fresno and approximately 15 miles south of the City of Merced on State Route 99. The City of Chowchilla, is an agriculturally based community. Growth over the last several decades has been very limited. It was not until the late 1980's that the City has undergone any significant growth.

Two major annexations have occurred since the 1986 Housing Element, expanding the City by 1,477 acres. As a result of these two major annexations, the area within the City limits has doubled. In addition, the State of California largest women's correctional facility which opened in 1990 is approximately 1.5 miles southeast of the City of Chowchilla. With this new correctional facility, some employees of the facility, and related and non-related family members of women incarcerated now reside in Chowchilla. The women's correctional facility is slated to double in size with the opening of its annex in 1994.

As a result of the City's close proximity to the Cities of Merced and Madera, the opening of the women's correction facility, and the City's traditional affordable property values, the demand for housing within Chowchilla has steadily increased.

In addition to the very low-, low-, and moderate-income households, the above moderate households are attracted to the community for its housing prices and "small town" atmosphere. This influx of additional householders puts added demands upon the city's inventory of developable land and causes an increase in the cost of housing.

CURRENT AND PROJECTED POPULATION

Chowchilla's population has not grown significantly since 1980. The 1990 census counted 5,930 people in the City of Chowchilla, a 15.8 percent increase over the 1980 census population of 5,122, or an average of 2.5 percent annually. Based on the *1991 Regional Housing Needs Plan for Madera County*, the City is expected to continue to grow at annual rate of 2.5 percent. Population growth projections resulting from the expansion of the women's correctional facility were not included in the *1991 Regional Housing Needs Plan for Madera County*. According to the EIR prepared for the expansion of the women's correctional facility (Madera II), Chowchilla would experience a population increase of 1.35 percent or 86 persons at 100 percent designed bed capacity. It is estimated that the population of Chowchilla will exceed 7,000 by 1997.

NUMBER OF HOUSEHOLDS

The 1990 census identified 2,180 households in the City of Chowchilla, a 1.4 percent increase from the 1980 census figures of 2,149. This represents a lower percentage of growth in comparison with the City's overall population growth of 15.8 percent and this has resulted in an 8.8 percent increase in household size. The *1991 Regional Housing Needs Plan for Madera County* projected that there will be 2,455 households in the City in the year 1997. However, the *1991 Regional Housing Needs Plan for Madera County* did not include the regional housing needs anticipated by the women's correctional facility annex. It is anticipated that the women's correctional facility annex will generate 27 additional households in Chowchilla. Combining the *1991 Regional Housing Needs Plan for Madera County* household projections with the anticipated women's correctional facility annex household projections, there will be 2,482 households in the City in the year 1997."

HOUSEHOLD SIZE

While the average household size has been increasing by less than two percent throughout the State, it has significantly increased within the City of Chowchilla. The average household size in Chowchilla, however, is still less than the State of California average. As shown in Table 1, the average number of persons per household unit in Chowchilla for 1990 was 2.61, while the State's average household size was slightly larger at 2.73. The City's 1990 average household size places increased demands for housing units providing three or more bedrooms.

TABLE 1			
AVERAGE PERSONS PER UNIT 1980-1990			
	1980	1990	% Increase 1990-90
State of California	2.68	2.73	1.8
City of Chowchilla	2.38	2.61	8.8

Source: U.S. Bureau of Census, 1980, 1990.

HOUSEHOLD TYPES

It is important to understand the characteristics of the City's households if housing needs are to be analyzed. Chowchilla is beginning to experience both rapid growth and an increase in home values. The changing characteristics of housing will be detailed in following sections. Some of the factors are highlighted below:

- ☐ An aging population which means longer occupancy requirements for the population;
- ☐ Larger family size, which means an increase in the larger dwelling units; and
- ☐ An increase in single parent families and one person households.

The 1990 census collected substantial data on single adult families, female-headed families, and children in such families. Because these family types generally have special housing needs, understanding the characteristics of these family types is important.

The following table, 1990 Household Types, identifies the distribution of household types in Chowchilla for 1990. The number of households identified for family house sizes (2-4 persons and 5 + persons) considers both single parent and dual parent family households; therefore, the number of households, if added together, will not reflect the total number of households for the City of Chowchilla. The percentages identified in Table 2 are based on the 1990 Census total number of households for the City; 2,180 households.

TABLE 2		
1990 HOUSEHOLD TYPES		
Household Type	Number of Households	Percent
Single Person Household	539	24.7
Single Parent Family Household	376	17.2
Family Household Size		
2-4 persons	1,326	60.8
5+ persons	256	11.8

Source: U.S. Bureau of Census, 1990.

Table 2 indicates that approximately 17 percent of the family households in the City are headed by a single parent, while approximately 12 percent of the City's households are composed of five or more persons. Both of these populations, single parent family and large family households, are discussed in depth in Section 4 of this element.

Approximately 55 percent of all female headed families with children are below the poverty level. Among children as a group, the 1990 census reveals that approximately 32 percent of the City's children (18 years old or younger) live in single parent families. However, the percentage are much higher for the City's poor children; 67 percent of the families with children living below the poverty level are in female headed families.

According to the 1990 census, 31 percent of Chowchilla's households were headed by a person over 65 years of age. This amounted to 671 households in 1990.

INCOME

The median household income in the City rose from \$15,244 in 1980 to \$26,661 in 1990.¹ As shown in Table 3, the median annual income of household living in the City of Chowchilla and the

¹ Median income is the point at which 50 percent of the households in the County of Madera have a higher income and 50 percent have a lower income. It is not an average of all incomes in Madera County.

County of Madera fell below the state average in 1990. The median household income in the City for 1990 was over 40 percent below that of the State.

TABLE 3		
MEDIAN FAMILY INCOME 1990		
	Income	Percent of State Median
State of California	\$35,798	
Madera County	\$27,370	76.5
City of Chowchilla	\$21,261	59.4

Source: U.S. Bureau of Census, 1990.

The 1991 Regional Housing Needs Plan for Madera County categorizes income into four major groups based on the medium household income level for the County. These four major groups are defined as follows:

Very Low:	50 percent or less of medium income.
Low:	50 to 80 percent of medium income.
Moderate:	80 to 120 percent of medium income.
Above Moderate:	120+ percent of medium income.

Table 4 identifies the actual income level for each of the four major groups for 1980 and 1990.

TABLE 4				
INCOME LEVELS 1980, 1990				
	Very Low	Low	Moderate	Above Moderate
1980	Less than \$7,670	\$7,670 - \$12,271	\$12,272 - \$18,407	\$18,408 +
1990	Less than \$13,685	\$13,686 - \$21,896	\$21,897 - \$32,844	\$32,845 +

Source: U.S. Bureau of Census 1980, 1990.

As shown in Table 5, the number of households in the low- and very low- income categories increased from 1,116 households in 1980 to 1,159 households in 1991. The largest percentage increase of households occurred in the above moderate-income category. It is projected that by 1997, the number of low- and very low-income households will increase by 93.

TABLE 5

NUMBER OF HOUSEHOLDS PER INCOME LEVELS

	Very Low		Low		Moderate		Above Moderate	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
1980	644	30.0	472	22.0	451	21.0	580	27.0
1991	678	30.0	481	21.0	424	18.5	699	30.5
1997	736	30.0	516	20.8	464	18.6	766	30.8

Source: City of Chowchilla 1986 Housing Element. 1991 Regional Housing Needs Plan for Madera County. California State Prison, Madera II Draft EIR, March 1991.

ETHNICITY

The City of Chowchilla over the past 10 years has increased in its ethnic diversity. Table 6 identifies the 1980 and 1990 ethnic diversity of Chowchilla. While every ethnic group, except for American Indian/Eskimo/Aleutian Island population, increased over the past 10 years, the highest percentage rate of increase were among the Asian/Pacific Islander and Hispanic Origin populations.

TABLE 6

HOUSEHOLD TENURE BY ETHNIC GROUP

	1980	1990	Percent Of Change
White	1,354	1,992	32.0
Black	23	27	14.8
Amer Ind/Esk/Aleut	30	23	< 23.3 >
Asian/Pac Islander	0	14	100.0
Hispanic Origin	60	183	67.2
Other	---	124	---

Source: U.S. Bureau of Census, 1980, 1990.

4. HOUSING PROFILE

This section provides an overview and comparison of Chowchilla's housing stock. The analysis of past housing stock trends provides a basis for determining the future housing needs of Chowchilla.

HOUSING SUPPLY

A review of census data indicates the City's housing stock expanded by 543 units from 1980 to 1990; 476 new construction and the balance from annexation of inhabited territory. Data summarized in Table 7 demonstrates that the number of dwelling units in Chowchilla increased from 1,728 in 1980 to 2,271 in 1990, an average annual increase of 54.3 units. During the 1990-1991 period, Chowchilla's housing stock expanded by an additional 162 units, over three times the average annual increase that occurred during the 1980-1990 period.

TABLE 7					
TOTAL HOUSING STOCK 1980-1991					
	1980	1990	1991	Percent Increase 1980-90	Percent Increase 1990-91
Madera County	24,607	30,831	31,959	20.2	3.5
City of Chowchilla	1,728	2,271	2,433	24.0	6.7

Source: U.S. Bureau of Census, 1980, 1990. California Department of Finance 1991 Estimate.

Housing construction during the early and mid 1980's remained very slow. It was not until the late 1980's, the City experienced any significant housing construction activity. Minimal housing construction was the result of the high cost of financing that made the purchase of a home prohibitive to many Americans. In a small community like Chowchilla, the effects of high interest rates compounded with relatively low paying jobs deepened the local effect of a national problem.

An examination of census data provides insight into the changing demand for different types of dwelling units within the City of Chowchilla. The three basic types of housing units for which data is presented are: single-family detached units, multiple-family units, ranging in size from duplexes to large apartment developments containing many units, and mobile homes located in mobile home parks and on individual lots.

Although the predominant type of dwelling unit continues to be the conventional single-family residence, its predominance has been slowly declining. As indicated in Table 8, single-family units in Chowchilla fell from 89.8 percent of the total housing stock in 1980 to 80.3 percent in 1991. During

that same period (1980 - 1991), the City experienced a growth in multiple-family dwelling units and mobile homes (mobile homes were part of inhabited annexations). From 1980 to 1990, single-family dwellings increased only by three percent, while multiple-family experienced significantly higher increase of 45.5. From 1990 to 1991, single family dwellings increased only 4.1 percent, while multiple-family units experienced again a significantly higher increase; 18.3 percent.

TABLE 8
TOTAL DWELLING UNITS BY TYPE OF STRUCTURE
1980 - 1991

Dwelling Type	1980		1990		1991			
	Units	Percent of Total	Units	Percent of Total	Units	Percent of Total	Percent Increase 1980 - 90	Percent Increase 1990 - 91
Single Family	1,817	89.8	1,873	82.4	1,953	80.3	3.0	4.1
Multiple Family	200	9.9	367	16.2	449	18.5	45.5	18.3
Mobile Homes	7	0.3	31	1.4	31	1.2	77.4	0.0
Total Dwelling Units	2,024	100.0	2,271	100.0	2,433	100.0		

Source: California Department of Finance, 1980, 1990, 1991 Estimates.

The proportion of the City's housing supply comprised of multiple-family units has steadily increased from 9.9 percent of the total supply in 1980 to 16.2 percent in 1990. The proportion of the City's housing supply comprised of multiple-family units is estimated at 18.5 percent in 1991.

The housing stock in Chowchilla is undergoing a transformation. The older portions of the community, immediately west of State Route 99 are beginning to deteriorate, while new housing is being constructed in the northwest and southwest quadrants of the city. Recently, 1,296 acres annexed to the City will permit future housing construction to take place on the east side of State Route 99.

HOUSING TENURE

As shown in Table 9, home ownership within Chowchilla decreased 6.1 percent during last decade. Owner occupied housing units only increased by 38 homes since 1980, while rental units increased by 230 units. A major factor contributing to the decrease in home ownership is that home purchase costs have increased significantly, 31.5 percent, while the area's household income increased by only 2.8 percent over ten years.

VACANCY RATES

The vacancy rate is a measure of the general availability of housing. It also indicates how well the type of units available meet the current housing market demand. A low vacancy rate suggests that families may have difficulty finding housing within their price range; a high vacancy rate may

indicate either the existence of deficient units undesirable for occupancy, or an oversupply of housing units.

TABLE 9								
HOUSING TENURE 1980-1990								
	1980				1990			
	Owner Occupied		Renter Occupied		Owner Occupied		Renter Occupied	
State of California	825,252	55.9	3,804,614	44.1	16,689,468	57.5	12,335,111	42.5
City of Chowchilla	1,212	63.4	700	36.6	1,250	57.3	930	42.7

Source: U.S. Bureau of Census, 1980, 1990.

In this instance, as shown in Table 10, the City assumes that the low vacancy rate is a result of limited construction of new housing stock. The City and prospective housing developers have attempted to provide additional housing stock; however, lending institutions have not been favorable to community developers in providing construction loans. Lending institutions typically have appraised home values less than potential market values for the community. Another factor contributing the low vacancy rate is the new state's women correctional facility. Employees of the correctional facility hired from outside the community have increased the demand for additional housing, both in ownership, and rental units.

TABLE 10			
CITY OF CHOWCHILLA VACANCY RATES 1980 - 1990			
Occupant Type	1980	1990	Percent of Change
Owner	1.4%	1.1%	-0.3
Renter	1.7%	1.0%	-0.7

Source: U.S. Bureau of Census, 1980, 1990.

CONDITION OF HOUSING

One indicator of the condition of the housing stock is the age of the structures. The older the structure, the more likely, the structure will be need of rehabilitation or replacement. The City, as a requirement of a Community Housing Block Grant, prepared a windshield inventory of the condition of the City's existing housing stock in 1991. The purpose of this survey was two fold. First, it was designed to provide a housing inventory of the City. It identified the physical condition of the existing housing as well as the existence of nontraditional and/or second residences on properties.

Secondly, the survey identified those vacant parcels that exist within the City will be used to assist in the analysis relating to infill development. Moreover, the information gained from this survey will provide an excellent data base of information for the marketing of programs which provide rehabilitation assistance to property owners.

The standards utilized for the survey were established by HCD and reflect the amount of corrective action that is necessary to bring a residence to current standards. The major categories can be summarized as follows:

STANDARD CONDITION - Residences with no significant repairs required.

MINOR REHABILITATION - Residences with two significant repairs required.

MAJOR REHABILITATION - Residences with more than two significant repairs required.

DEMOLITION - Residences not worth rehabilitating or unsafe.

Approximately 24 percent of the City's housing stock was built prior to 1950. When the housing quality survey is analyzed, there appears to be a direct correlation between the age of the homes and the number of homes requiring rehabilitation or demolition. As shown in Table 11, 600 units or 25.6 percent of the homes surveyed are in need of rehabilitation or were severely dilapidated.

TABLE 11								
CITY OF CHOWCHILLA HOUSING QUALITY 1991								
Minor	%	Moderate Rehab	%	Substantial Rehab	%	Dilapidated	%	Total Dwellings
106	4.5	335	14.5	100	4.3	59	2.5	600

Source: City of Chowchilla, Planning Department, 1991 Housing Quality Survey.

HOUSING AUTHORIZATION

Since 1980, the City has approved building permits for the construction of 212 single family homes and 264 multi-family units for a total of 476 new residential units.

At the present time, there are only four active subdivisions in the City of Chowchilla with a total of 10 single family units and 120 multi-family units under construction. There are approximately 50 lots within these subdivisions and others that will probably developed within this year. While these do represent substantial numbers of units within the context of the total community, they do reflect the market response to the low vacancy factor.

OVERCROWDING

The provisions of housing which contains enough rooms to provide reasonable privacy for its occupants is a goal of this housing element. A reasonable privacy standard is the provision of at least as many rooms as there are persons in the household. Overcrowding exists when the ratio of persons to rooms within the household exceeds one person per room (excluding kitchens and bathrooms) according to federal and state standards.

Overcrowding is often reflective of one of three conditions; either a family or household living in a too small of a dwelling, a family required to house extended family members (i.e. grandparents or grown children and their families living with parents), or a family renting inadequate living space to non-family members (i.e. families renting to migrant farm workers). Whatever the cause of

overcrowding, there appears to be a direct link to housing affordability. Either homeowners/renters with large families are unable to afford larger dwellings, older children wishing to leave home are prohibited from doing so because they cannot qualify for a home loan or are unable to make rental payments, grandparents on fixed incomes are unable to afford suitable housing or have physical handicaps that force them to live with their children, or there is an insufficient supply of housing units in the community to accommodate the demand.

As shown in Table 12, 7.8 percent of the total housing units within Chowchilla were overcrowded in 1990.

TABLE 12
CHOWCHILLA OVERCROWDING 1990

Household Type	Renter	Owner	Total
Total	930	1,238	2,168
Overcrowded	128	41	169
Incidence of Overcrowding	13.8%	3.3%	7.8%

Source: U.S. Bureau of Census, 1990.

While the number of owner occupied households classified as overcrowded decreased 55 percent since 1980, the number of renter occupied households have increased 52 percent since 1980. In 1980, the number of owner occupied units exceeding 1.01 persons per room was 91, while rental units exceeded one person per room was 62. The increase in the number of renter occupied households identified as overcrowded is a result of the City's limited number of large family housing stock; 148 dwelling units with four or more bedrooms.

Overcrowding can be alleviated in a variety of ways. Remodeling and additions to existing owner occupied housing units, and the construction of larger apartment units are the most obvious. However, to accomplish this, it is necessary to provide adequate financing and construction opportunities for the homeowner and the apartment developer.

While most homeowners in an overcrowded situation recognize the desirability of providing additional living space within their home, many do not possess adequate construction skills to achieve this without employing an outside contractor. Even if the homeowner possesses home construction skills, the homeowner may be restricted by their ability to acquire building permits and financing for the construction. In many cases, homeowners pledge the equity in their homes as collateral for such construction. This can have grave repercussions if the homeowner defaults on the loan. It is entirely possible that the homeowner may lose their home. Therefore, it is important that financing and self-help assistance opportunities be provided to assist the very low-, low-, and moderate-income homeowners.

Existing City policies and building permit fees do not penalize the construction of large family household units; fees are assessed per dwelling unit rather than square footage. On the other hand, the state mandated school impact fee is based on building square footage, thereby discouraging developers and/or investors from constructing large family household units, particularly if market conditions (homeowner/renter affordability) for large family household units is not present. The construction of dwelling units (single family or multi-family) with larger living quarters necessitates

the developer to demand a higher sale price/rental fee to offset additional costs. Through subsidized housing programs provided through the formation of a Housing Authority, it may be possible to increase the number of homeowner and rental units with more rooms.

5. HOUSING NEEDS

Housing need is a complex issue, consisting of at least three major components: housing affordability, housing quality, and housing quantity. In addition, to analyzing housing needs related to affordability, overcrowding and suitability, state housing law requires localities to analyze the special housing needs of the elderly, handicapped, large families, families with female heads of households, farm workers, homeless.

HOUSING AFFORDABILITY

State housing policy recognizes that cooperative participation of the private and public sectors is necessary to expand housing opportunities to all economic segments of the community. A primary state goal is the provision of a decent home and a satisfying environment that is affordable. Traditionally, "affordable" is defined as a maximum of 25 percent of a household's income should go to pay housing expenses. Some federal housing assistance programs use a 30 percent measure. However, expenditure of income on mortgage/rental payments will vary depending on the level of a household's income. For example, a low-income household may need to sacrifice other necessities to pay more than 25 to 30 percent of its household income for housing, while a moderate-income household might comfortably spend more than 30 percent of the household's income for housing.

The private sector generally responds to the majority of the community's housing needs through the production of market-rate housing. There are many components involved in housing costs. Some of these factors can be controlled at the local level, others cannot. It is a primary goal of Chowchilla to adopt local policies and procedures which do not unnecessarily add to already escalating housing costs. Another primary goal of the City is that adequate housing opportunities be created to meet the needs of all of the community.

Some of the effects or problems which result from increased housing costs include the following:

- ☐ **Declining Rate of Home Ownership** - As housing prices and financing rates climb, fewer people can afford to purchase homes. Households with median and moderate incomes who traditionally purchased homes, compete with less advantaged households for rental housing. This can be expected to result in lower vacancy rates for apartment units and higher rents.
- ☐ **Overpayment** - The cost of housing eventually causes fixed-income, elderly and lower income families to use a disproportionate percentage of their income for housing. This typically results in a series of other financial problems often resulting in a deteriorating housing stock because the costs of maintenance must be sacrificed for more immediate expenses (e.g., food, clothing, medical care, and utilities).
- ☐ **Overcrowding** - As housing prices climb, lower income households must be satisfied with less house for the available money. This can result in overcrowding which places a strain on physical facilities, does not provide a satisfying environment, and eventually causes conditions

which contribute to both deterioration of the housing stock and neighborhoods. Buying a home has become a major problem for many families, particularly first-time home buyers.

Table 13 provides an indication of what percentage of disposable income is utilized for mortgage or rent. Approximately 23 percent of all homeowner households and approximately 47 percent of all rental households are paying greater than 30 percent of their income on housing. In a community where the median household income is \$21,261, and the median home price is estimated at more than \$80,000 and a two bedroom home for rent exceeds \$400 per month, it is clear that a large portion of the population cannot afford to pay for housing without paying more than 30 percent of their income. With vacancy rates less than one percent for rental units, competition for the few rental units that are available, rental fees are likely to continue in the near future.

TABLE 13
PERCENTAGE OF GROSS INCOME FOR HOUSING

Income	Percentage of Household Income				
Homeowner					
	0-19%	20-24%	25-29%	30-34%	35+ %
Less than \$10,000	56	58	0	26	116
\$10,000 - \$19,999	166	22	30	27	60
\$20,000 - \$34,999	164	22	23	16	27
\$35,000 - \$49,999	84	32	19	0	5
\$50,000 or more	227	16	0	0	0
Total	697	150	72	69	208
Renter					
Less than \$10,000	0	9	8	3	261
\$10,000 - \$19,999	9	16	30	39	103
\$20,000 - \$34,999	85	50	62	9	0
\$35,000 - \$49,999	85	7	0	0	0
\$50,000 or more	112	0	0	0	0
Total	291	82	100	51	364

Source: U.S. Bureau of Census, 1990.

The greatest incidence of overspending for housing is among households in the lowest income group (less than \$10,000). This incidence of overspending affects both homeowners and renters with approximately 55 percent and 94 percent, respectively spending 30 percent or more of their income on housing. Households with an income range of \$10,000 to \$19,999 also have a very high incidence of overspending for housing. Approximately 43 percent of owner occupied households and

approximately 60 percent of renter occupied households spend 30 percent or more of their income on housing. Based on Table 3 on Page 16, these two income groups (less than \$10,000 and \$10,000 - \$19,999) represent, in general, the City's very low- and low-income households, respectively.

In 1990, the medium-priced home in Chowchilla was approximately \$80,000. Estimates for median income at that time, according the 1990 Census data, ranged from \$27,370 to \$30,246, depending on whether the income measure was for all households or families only. Therefore in 1990, the median priced home in Chowchilla represented about 2.9 times the median household income.

The ability for households to afford a median-priced home in Chowchilla depends partly on interest rates charges and the amount that a household can provide for a "down payment." For example, a household earning \$27,370 could afford \$570 per month in mortgage payments, assuming that no more than 25 percent of income (excluding home insurance, property tax, etc) is spent on the mortgage payment. This level of income could support the purchase of a home in the mid \$60,000 range at 10 percent home loan interest rate with no down payment. A household earning \$27,370 could afford a median priced home of home if the interest rate on the loan were less than eight percent or the household had saved the equivalent of 25 percent of the purchase price for a down payment.

Housing prices overall in the 1900's appear to be out of reach for the median income household that does not already own a home from which to draw a considerable down payment. The upward trend in new home prices compounds this problem for households earning less than \$30,000 per year.

SINGLE PARENT FAMILY

As discussed in Section 2, Community Profile, there were 376 single parent families in Chowchilla, representing 17.2 percent of all households in Chowchilla. Approximately 77 percent, or 289 single parent households were headed by a female.

Single parent families, particularly female head of household, tend to experience higher rates of housing overpayment than other types as a result of single income and the shouldering the cost of childcare.

In 1990, the median income for female headed households was less than the City's median income of \$21,261 for all households. Approximately 55 percent of all female headed households with children (265 households) had incomes under the poverty level. Over 40 percent (107 households) of female headed households with children had children under the age of six years old, and would likely require housing and other public assistance for a long period of time.

At the present time there are a variety of programs available within the City of Chowchilla to meet a portion of this need. Among the programs available is Madera County Economic Opportunity Commission Headstart program. This program provides a nurturing environment that provides a good training ground for children of very low- and low-income families. In addition to the educational program provided, a nutritional program is provided as well.

The City of Chowchilla Parks and Recreation Department offers after school programs at various park and recreational centers in Chowchilla throughout year. These programs rotate from season to season providing recreational opportunities during the week-day.

Unfortunately, there is no funding source to establish a single program providing a "latch key" type service within the City. The availability of such a program would greatly facilitate meeting the childcare needs of the female headed household group and expedite their return to the work force.

ELDERLY PERSONS

The special housing needs of the elderly (65 years of age and older) are an important concern of Chowchilla since they are likely to be on fixed incomes or have low incomes. Besides this major concern, the elderly have special needs related to housing construction and location. The elderly often require ramps, handrails, lower cupboards and counters, etc., to allow greater access and mobility. They may also need special security devices for their homes to allow greater self-protection. The elderly also have special needs based on location. They need to have access to public facilities, such as, medical and transit facilities. In most instances, the elderly prefer to stay in their own dwellings rather than relocate to a retirement community, and may need assistance to make home repairs. If they decide to relocate, their new home should allow for small pets and possibly space for a garden. In any event, it is important to maintain their dignity and self-respect.

The 1990 Census recorded 1,040 elderly persons residing in Chowchilla. This represents 17.5 percent of the total City population. Within the City, a total of 739 households contained at least one elderly person and 681 households within the City are headed by an elderly person. Approximately 50 percent (340 elderly householders) are single elderly persons living alone. Approximately 73 percent (496 households) of the elderly headed households were owner occupied, and the remaining 27 percent (185 households) of the elderly headed households were renter occupied. Of these elderly headed households, 122 elderly households or 18.2 percent are below the poverty level, and are likely to be paying rents or mortgages in excess of 25 percent of their gross income and, therefore, are in need of housing assistance. Unfortunately, the 1990 Census data does not differentiate poverty levels between elderly homeowner and renter.

Since the 1986 Housing Element, the City has assisted a developer in a federal housing program for the development of a 36 unit senior citizen housing complex. Building permits for this senior citizen housing complex (Chowchilla Terrace) were issued in December 1989.

In addition to providing housing opportunities, the need to provide assistance to seniors in the remodeling and rehabilitation of their housing to meet their unique needs is also critical. Currently, there is funding available for this work through monies provided by Proposition 77, the California Housing Rehabilitation Plan. One of the unique components of this plan (CHRP-O) provides for loans to seniors with a three percent interest rate that does not need to be repaid until the property is sold or transferred. Utilization of this funding source would provide an opportunity for seniors to rehabilitate their existing homes to meet their needs.

The City's Parks, Recreation and Community Services Department provides senior citizen services and activities such as nutrition (programs and meals, and transportation).

HANDICAPPED PERSONS

There are many types of handicaps and definitions are a problem. Local government utilizes the definition of "handicapped" person as contained in Section 22511.5 of the California Administrative Code for vehicle and building code enforcement. A handicapped person (disabled person) is defined as:

- ☐ Any person who has lost, or has lost the use of, one or more lower extremities or both hands, or who has significant limitation in the use of lower extremities, or who has a diagnosed disease or disorder which substantially impairs or interferes with mobility, or who is so severely disabled as to be unable to move without the aid of an assistant device.
- ☐ Any person who is blind to such an extent that the person's central visual acuity does not exceed 20/200 in the better eye, with corrective lenses, as measured by the Snellen test, or visual acuity that is greater than 20/200, but with a limitation in the field of vision such that the widest diameter of the visual field subtends an angle not greater than 20 degrees.
- ☐ Any person who suffers from lung disease to such an extent that his forced (respiratory) expiratory volume one second when measured by spirometry is less than one liter or his arterial oxygen tension (pO₂) is less than 60 mm/Hg on room air at rest.
- ☐ Any person who is impaired by cardiovascular disease to the extent that his functional limitations are classified in severity as Class III or Class IV according to standards accepted by the American Heart Association.

Handicapped persons often require specially designed dwellings to permit free access not only within the dwelling, but to and from the site. Special modifications to permit free access are very important. The California Administrative Code Title 24 requirements mandate that public buildings, including motels and hotels be structurally designed to permit wheelchair access. Public buildings are required to include ramps, larger door widths, restrooms modifications, etc., enabling free access to the handicapped.

Like the elderly, the handicapped also have special needs based on location. Many desire to be located near public facilities, and especially near public transportation facilities that provide service to the handicapped. Many government programs, which group seniors and handicapped persons together (i.e., HUD Section 202 housing), are inadequate and often do not serve the needs of the handicapped.

Table 14 indicates the number of persons in 1990 who had handicaps that either restricted them from working or restricted them from using public transportation. The listing of those persons with transportation disabilities includes a large number of persons 65 years of age and older.

TABLE 14				
HANDICAPPED HOUSEHOLDS				
Age	Worker Disability	% of Population	Transportation Disability	% of Population
16 to 64 Years	57.4	9.6	57.5	10.1
65 Years and Older	42.6	7.1	41.5	7.3
Total	990	16.7	1,045	17.6

Source: U.S. Bureau of Census, 1990.

As indicated in Table 14, 16.7 percent of Chowchilla's households include members who were unable to work because of a disability, and 17.6 percent were unable to drive a vehicle due to a disability.

LARGE FAMILY HOUSEHOLDS

Large families are defined as households of five or more related family members. The special need for this household group is for housing of sufficient size and number of bedrooms that would prevent overcrowding. Cost is an important consideration, as many large family households do not have sufficient income to afford larger dwelling units to meet their housing needs.

As shown in Table 15, the 1990 Census reported 11.9 percent of the City's households were large families. Of the total number of large family households, 9.6 percent or 120 households were homeowners and 14.9 percent or 139 households were renters.

TABLE 15			
LARGE FAMILY HOUSEHOLDS			
Household Type	Total	Owner	Renter
Total	2,180	1,250	930
Large Families	259	120	139
Percent of Large Families	11.9%	9.6%	14.9%

Source: U.S. Bureau of Census, 1990.

According to the 1990 Census, 6.5 percent (148 housing units) of the City's housing stock provide four or more bedrooms. Approximately 83 percent (123 units) are owner occupied, 12 percent (17 units) are renter occupied and five percent (eight units) were vacant. Of the 148 large family housing units, only 11 of those housing units provide five or more bedrooms, all of which are owner occupied. This situation leads large family households, particularly large family renter households, of having to occupy small inadequate facilities. Based on the data provided in Section 4, Community Profile - Overcrowding, there is a strong correlation between the percentage of large family renter households and the percentage of renter households defined as overcrowded.

As discussed in Section 4, Community Profile - Overcrowding, existing City policies and building permit fees do not penalize the construction of large family household units; fees are assessed per dwelling unit rather than square footage. On the other hand, the state mandated school impact fee is based on building square footage, thereby discouraging developers and/or investors from constructing large family household units, particularly if market conditions (homeowner/renter affordability) for large family household units are not present. The construction of dwelling units (single family or multi-family) with larger living quarters necessitates the developer to demand a higher sale price/rental fee to offset additional costs. Subsidized housing programs may be provided by the formation of a Joint Housing Authority. Through the formation of a Joint Housing Authority, it may be possible to increase the number of homeowner and rental units with more rooms by demonstrating this large family market is more readily to builders.

FARMWORKERS

Farm households can be defined as two distinct groups; those who follow the crops "migrants" and those who have taken up long-term residency in a community and have seasonal or year-round employment within the environs of the community. Migrant farm laborers households are often single men traveling from job to job who have need of dormitory type housing. When these migrant farm laborers are accompanied by their family, those households need access to housing which is close to the source of employment and available for rent on a short-term basis.

According to the 1990 Census, 5,444 persons are permanently and seasonally employed in agriculture in Madera County, more than any other employment sector in the County. This accounts for approximately 16 percent of the County labor force. The 1990 Census identified 124 persons or 5.9 percent of Chowchilla's total labor force of 2,100 are employed in the farming, forestry or fishing sector. Unfortunately, the 1990 Census did not specify the number of persons employed as farm workers. The County Agricultural Commissioner does not maintain records on the number and distribution of migrant or seasonal farmworkers. However, given the City's significant distance from forestry and fishing employment opportunities, it is assumed that all 124 persons are employed within the farming sector.

Given the small percentage of labor force employed in farming sector, farmworkers are likely to be permanent residents, rather than migrant farmworker. The special housing needs among the permanent farmworker population are of the same type of financial assistance that other very low- and low-income residents require.

There are no farmworker housing projects in the City. Although the City is surrounded by farmland very little of that land is in crops which require intensive farm laborer activities. Agricultural crops within the vicinity of Chowchilla consist of cotton, grains, alfalfa, and fruit and nut orchards. More intensive produce oriented crops are located around the City of Madera and to the southwest. The concentration of farm labor housing appears to be in the City of Madera and its environs. This is not to say, however, that Chowchilla would be a suitable location for farm labor housing as long as workers commute issues were somehow addressed. The City does not discourage farmworker housing, there simply have not been any proposals for farmworker housing in the City.

It is the expectation of the City should a County-wide Joint Housing Authority be created, one of the Goals identified in this element, that dispersion of farmworker housing throughout the County will be the responsibility of the Joint Housing Authority.

HOMELESS

The 1990 Census did not any indicate homeless families or individuals living in Chowchilla. However, since these individuals have no permanent or temporary address, they are not likely to be counted in the Census. It is highly probable that the number and composition of homeless persons varies throughout a given year, depending on economic conditions or other factors. For example, individuals or families may temporary be homeless as a result of a job loss, domestic violence, eviction from an existing dwelling, or other economic circumstance. In such cases, aid in providing temporary economic assistance (rental assistance, security deposit, relocation assistance, etc.) would be necessary. Long-term assistance may also be warranted in some cases.

Currently, when instances arise where a family or individual may be in need, they are directed to the Chowchilla Police Department or local church groups. Some local churches will provide food or money; however, no church within the City provides shelter. Often, the only assistance that can be provided is transportation to the City of Merced or Madera where there are more established and positive social services.

At the public meeting held by the City to discuss housing needs, the homeless issue surfaced in the context of persons in need of assistance to pay utility deposits, and first and last months rent. Currently, individuals or families without sufficient funds necessary are forced to either reside with others or stay in motels until sufficient funds were saved.

Based on public comments received during a public meeting to discuss housing needs, there is a need for a minimal number of shelter beds. A shelter which would accommodate both emergency shelter needs and transitional housing needs could be best serve the need. Presently, the City's Zoning Ordinance does not identify zoning districts in which homeless shelters (emergency and transitional) are permitted. As such, the City should amend the Zoning Ordinance to permit the establishment of homeless shelters. It is recommend that homeless shelters be permitted with a Conditional Use Permit in districts that allow hotels and motels and other supportive services. Presently, hotels and motels are permitted in the Central Business Commercial District (C-2) and General and Service Commercial District (C-3).

To meet the emergency housing needs of the homeless, the problem should be considered County-wide, with each community identifying its local need and making provisions to accommodate it. The special housing needs of temporary homeless are addressed under Goals IV and VII in Section 6 of this Element.

ASSISTED HOUSING DEVELOPMENTS

State law requires that communities identify the status of low-income rental units that are at risk of conversion to market rent status within 10 years of the statutory mandated update of the housing element; July 1992 to July 2002.

There is only one development in the City of Chowchilla with a federally subsidized loan; Colusa Avenue Apartments. This apartment complex is funded by Farmers Home Administration (515 Program). There are no state or local funded housing projects within the City of Chowchilla.

According to *The Inventory of Federally Subsidized Low-Income Rental Units at Risk of Conversion, 1991 Update, The California Debt Advisory Commission, Annual Summary, 1991*, and information received from the Farmers Home Administration, there are no federal or state multi-family assisted rental housing units eligible to covert in the City of Chowchilla.

PROJECTED HOUSING NEEDS

Information presented in Sections 3 and 4 documented the City's recent population and housing stock growth. Between 1980 and 1990, the population increased by over 15 percent, while the total number of housing units has grown by 24 percent. Long-range projections indicate that the total population of Chowchilla will expand from 5,980 in 1990 to over 7,000 in 1997.

Section 65583 of the California Government Code requires cities and counties to plan for, and accommodate their share, of regional housing needs for all income levels. Most of the housing element requirements, however, focus on meeting the needs of low- and moderate- and middle-income households. The Legislature has declared that the lack of affordable housing is among the state's most critical problems. As a consequence, local governments are required to place special emphasis in their housing policies on meeting low and moderate income housing needs.

Pursuant to §65584 of the Government Code, HCD is responsible for preparing Regional Housing Needs Plans for areas where a Council of Governments does not exist to determine housing market areas, and define the regional housing need for cities and counties (i.e., City of Chowchilla and County of Madera). Housing needs are based on several factors: (1) market demand for housing; (2) type and tenure of housing need; (3) existing and projected employment patterns; (4) existing commuting patterns and public transportation facilities; (5) availability of adequate sites; and (6) availability of adequate public facilities. The allocations of shares of household growth identified in the *Regional Housing Needs Plan for Madera County (January 1991 to July 1997)* prepared by HCD were based on the continuation of the household growth patterns that occurred between 1985 and 1990.

Regional Housing Needs Plans are required to consider all income groups when considering housing needs. Typically, the four major income groups considered are:

Very Low:	50 percent or less of median income.
Low:	50 to 80 percent of median income.
Moderate:	80 to 120 percent of median income.
Above Moderate:	120+ percent of median income.

The income limits for the income groups listed above can be found in Table 4 shown on Page 16. It is imperative that a clear understanding be established regarding the definition of each of these segments of the population. Based on 1990 Census data for median household income in Madera County (1989) identified in Table 4, the very low-income group represents those households with less than 50 percent of median maximum annual income of less than \$13,685, low income with a maximum annual income of less than \$21,896 and moderate income with a maximum income of \$32,844 annually.

According to HCD's *Regional Housing Needs Plan for Madera County (January 1991 to July 1997)* and the housing needs resulting from the women's correctional facility annex (Draft EIR for the California State Prison, Madera II), Table 16 identifies the housing needs by income groups for the City of Chowchilla."

HCD's methodology used to distribute the 1991 to 1997 housing needs by income group for the City of Chowchilla assumed the same percentages of households in each income group in 1997 as there were in 1991. This is based on the assumption that the City of Chowchilla will have the same economic characteristics in 1997 as it had in 1991. HCD's Regional Housing Plan also stipulated that farmworker housing needs are to be included in the very low- and low-income allocations.

TABLE 16
PROJECTED HOUSING NEED BY INCOME CATEGORY
(January 1991 - July 1997)

Income Type	Units	Percent
Very Low	62	26.4
Low	44	18.7
Moderate	48	20.4
Above Moderate	81	34.5
Total	235	100.0

Source: Department of Housing and Community Development, 1991 Regional Housing Needs Plan for Madera County. Michael Brandman Associates, California State Prison, Madera II Draft EIR, March 1991.

It is also assumed that while the fair market forces are capable of meeting the needs of those households with above moderate incomes, it cannot, or will not, meet the needs of those households that fall below that income level. With this in mind, local cities and counties then have the responsibility to facilitate the construction of affordable housing.

Chowchilla has long been known for its affordable housing, in comparison to the City of Madera or the City of Merced. While much of the state has experienced a slow down in development, Chowchilla currently has approximately 10 homes under construction and approved subdivisions maps for approximately 170 single family homes. Many of these homes are projected to sell in the \$80,000 - \$100,000 price range.

Since the 1986 Housing Element, the City of Chowchilla has added a significant number of new housing units to its existing stock. However, as shown in Table 16, there will be substantial pressure for the City to better meet the needs of its very low-, low-, and moderate-income households during the life of the current plan.

In order to achieve the very low- and low-income housing needs identified in the *1991 Regional Housing Needs Plan*, the City will need to actively pursue the development of subsidized single family and multiple family development. Increased multiple family development will provide the most expeditious way for the City to meet its housing requirements. Moreover, multiple family development is typically more accessible financially than single family residential opportunities.

6. RESIDENTIAL LAND RESOURCES

AVAILABLE RESIDENTIAL LAND INVENTORY

Approximately 1,257 acres of vacant land designated for residential development currently exist within the City's urban boundaries. Table 17 identifies the City's vacant land inventory designated for residential development. The Table summarizes acreage by General Plan designation and estimates the number of dwelling units that could be accommodated per residential land use designations. It should be noted that Table 17 reflects the current General Plan which is in the process of being updated. Therefore, it is possible that current land use designations may change as a result of the General Plan update. However, it is not anticipated that existing land use designations will significantly change.

State law requires that zoning be consistent with adopted General Plans, except for Charter Cities. Chowchilla's undeveloped and re-developable lands have been zoned in accordance with the present General Plan land use designations, and development potential may be determined based upon the maximum allowable density of each zoning district. For planning purposes, residential development potential is based on average densities outlined in Table 17.

Several single family residential zoning districts are permitted within a Low Density Residential designation: R-1-6, Single Family Residential, 6,000 square foot lot minimum (R-1-6); Single Family Residential, 7,000 square foot lot minimum (R-1-7); and Single Family Residential, 8,000 square foot lot minimum (R-1-8). For the General Plan Medium Density Residential land use designation only zoning district is permitted; Single Family Residential, 5,000 square foot lot minimum (R-1). Medium High Density Residential land use designation is predominately for multiple family residential development with a minimum of 3,000 square feet of lot area per dwelling unit; R-2, Low-Density Multiple Family. High Density Residential land use designation is exclusively multiple family residential development with a minimum of 1,500 square feet of lot area per dwelling unit; R-3, Medium Density Multiple Family.

In general, housing development within the City's Low Density Residential land use designation is consistent with providing housing affordable to the above moderate-income households. Housing affordable to the moderate-income households and low-income households are typically developed in areas designated for Medium and Medium High Density Residential, respectively. With assistance provided by government (i.e., Federal Farmers Home Administration) and non-profit agencies (i.e., Self-Help Enterprises), low-income households can afford homes in areas designated for Medium Density Residential. High Density Residential land use designation is consistent with the very low-income housing provisions.

TABLE 17

VACANT RESIDENTIAL LAND SURVEY

General Plan Designation	Developable Acres	Average Density/Acre	Unit Potential
Unconstrained Vacant Land¹			
Low Density Residential (LD)	173	5.8	1,003
Medium Density Residential (MD)	27	7.0	189
Medium-High Density (MHD)	17	11.6	197
High Density Residential (HD)	27	23.0	621
Subtotal	244		1,389
Constrained Vacant Land²			
Low Density Residential (LD)	578	5.8	3,352
Medium Density Residential (MD)	333	7.0	2,331
Medium-High Density (MHD)	34	11.6	394
High Density Residential (HD)	68	23.0	1,564
Subtotal	1,013		7,641
Total Vacant Residentially Zoned Land	1,257		9,0300

¹ Vacant land that are presently served by public facilities or will be served within the Housing Element plan period.

² Vacant land unlikely to be served by public facilities during Housing Element plan period.

Notes: LD: Low Density Residential
MD: Medium Density Residential
MHD: Medium High Density Residential
HD: High Density Residential

INFRASTRUCTURE

State law requires that housing elements consider in conjunction with the assessment of vacant residential designated land, the availability of public infrastructure (i.e., wastewater, water, circulation) necessary to accommodate the City's share of the regional housing needs over the Housing Element plan period (July 1991 - July 1997).

Development of vacant or by-passed lands within the City's jurisdiction is encouraged for greater utilization of existing infrastructure. In order to encourage development of by-passed remnant parcels, the City has amended its policies to permit higher densities given certain location criteria where development will not have significant adverse impacts upon adjacent properties. Such criteria may include properties that are contiguous to higher density or other intensive non-residential development, or properties which have a size and shape that may make it difficult to be developed in a manner similar to other surrounding properties.

Public water and wastewater services are provided by the City of Chowchilla. The City of Chowchilla is not dependant upon special districts or private entities for water or wastewater services within the City's Urban boundaries. Provisions for stormwater collection and disposal is dependant upon the location of the project. If residential projects are constructed outside the urban core of the City, developers are required to provide their own stormwater collection and disposal system. In order to reduce the number of stormwater collection basins, the City encourages the expansion of existing systems to used by more than one subdivision at a time. Sufficient stormwater disposal capacity is available for development within the urban core of the City.

The City has adequate wastewater collection and treatment capacity to accommodate urban growth now underway or projected for vacant land west of the City, collectively refer to as the Westside Annexation Project Area. No infrastructure provisions are currently available for the vacant residential land within the City limits east of State Route 99. A Specific Plan has been adopted which details the extent of infrastructure development required for development. Expansion of wastewater collection and treatment facilities are necessary to accommodate this area. The City is dependant upon groundwater for its public water supply. As urban development continues west, groundwater wells are implemented. City building permit fees have been implemented to cover the cost of infrastructure improvements, including oversizing, as the City grows.

Based on the Table 17, there is sufficient unconstrained vacant residentially designated land available within the City's urban boundaries to meet the affordable housing allocations identified in HCD's *Regional Housing Needs Plan* and the projected housing demand necessary to support the planned women's correctional facility annex during the Housing Element plan period. Unconstrained vacant residential land is defined as land presently served by infrastructure, or land that can be readily provided with infrastructure necessary to support residential development.

Recent annexations including the Westside Annexation Project Area, and actions by developers to initiate assessment districts, or otherwise commence construction of wastewater, water and storm drainage systems have potentially brought additional land into the unconstrained vacant land category.

7. DEVELOPMENT CONSTRAINTS

A number of factors affect the ability of the private sector to respond to the demand for housing and constrain the maintenance, improvement, or development of housing for all economic groups. Constraints, however, can generally be translated into increased costs to provide housing and fall into two basic categories: governmental and non-governmental.

GOVERNMENTAL CONSTRAINTS

Local governments affect the supply, distribution, and cost of housing through land use and other controls, such as, building codes, development permits, and processing fees. Compliance with state-mandated requirements may also influence the cost and nature of residential development. In addition, property taxes and special assessment contribute to governmental impact on housing. This section discusses how each of these factors relates to the City's ability to respond to its housing needs.

Land Use Controls

The City's policies for development are set forth in the General Plan. While the issues and policies related to housing are addressed primarily in the Housing Element, policies contained in all of the other elements significantly affect the character and production of housing in the City. The City's General Plan is currently under revision and is anticipated to be completed in 1994. The City's General Plan update will evaluate the relationship of the policies and programs identified in this element with the other elements now being updated.

The location and types of housing in the City is determined, to a greater extent, by development policies contained in the Land Use Element, which establishes the density, intensity and distribution of various land uses throughout the City. For the purpose of the General Plan, residential density is expressed as the maximum number of dwelling units per gross acre of residential land. A gross acre includes land taken up by local streets and other public uses.

Zoning regulations, are an essential tool of a City's land use policies and the backbone of development control, but these same regulations have conflicted with local housing policies in some communities. It is important to recognize that all governmental regulations, such as those associated with zoning applications, not only have greater potential for serving the needs of the public, but they also may constrain the production of affordable housing. Some potentially exclusionary land use controls could, if enacted, result in substantial impacts on housing costs.

Restrictions on minimum lot sizes can have a major influence on the housing supply. Some communities seeking to exclude housing for very low- and low-income groups have enacted local zoning regulations requiring large lot sizes in certain sections of the community. Larger lot sizes or lower density zoning is simply one of many forms of exclusionary zoning controls. As shown in Table 18, the City of Chowchilla's, minimum single family lot size is 5,000 square feet. Similar to the minimum lot size requirement, minimum building size requirements could serve to limit the

construction of smaller, more affordable units. The City of Chowchilla Zoning Code has no minimum building size. Maximum lot coverage for Single Family Residential District lots (R-1-8, R-1-7, R-1-6 and R-1) can not exceed 40 percent. Maximum lot coverage for Low Density Multiple-Family Residential District lot can not exceed 50 percent. The maximum lot coverage by buildings or structures can not exceed 50 percent of the total lot area for Medium Density Residential District (R-3). For Residential Mobilehome Park Districts (T-P), maximum coverage by buildings and structures can not exceed 55 percent.

TABLE 18

SITE DEVELOPMENT STANDARDS

Zone	Minimum Lot Size (sq. ft.)	Minimum Yards F/S/R ¹	Maximum Height	Parking Spaces Per Unit
R-1-8	8,000	25/10/15	30	1
R-1-7	7,000	25/10/15	30	2
R-1-6	6,000	20/10/15	30	1
R-1	5,000	15/10/15	30	1
R-2	3,000/unit	15/10/15	30	Varies ²
R-3	4,000/1 st Unit 2-6 units/1,000 ea 7+ Units/1,500 ea	15/10/15	30	Varies ²
T-P	5 acres ³	15/10/10	30	1

¹ F/S/R = Front/Side/Rear Setbacks.

² Parking requirements vary for multi-family buildings depending on the number of bedrooms and dwelling units.

³ Minimum acreage for the establishment of a mobile home park. Each mobilehome lot shall be 1,500 sq. ft.

Source: City of Chowchilla Zoning Ordinance.

The density of residential development allowed under the General Plan designations and zoning ordinance is the most significant land use control device available to local governments. Much of Chowchilla's incorporated land area is zoned for low-density residential uses, explaining the predominance of detached single family homes. Considerably less acreage is planned for medium and high density uses, which characteristically provides apartment units. Mobilehome parks are permitted in all residential zones provided that they adhere to the zoning ordinance of the particular district.

Planned Unit Developments (PUD) are permitted in low, medium and high density residential designations. The City's PUD ordinance allows for a mixture of housing types and densities. Under the PUD provisions, a developer may vary the density of dwelling units within specific areas of the project, as long as the overall density of the entire project does not exceed that which the designation allows. Since the amount of land required for the development of streets is less than in a traditional development, more units per acre are usually possible in a PUD development. Use of the PUD ordinance may allow for more housing units within a project area for a lower cost.

Generally, more units per the acre, the less cost per unit for fees, required improvements, and developer overhead cost. It is estimated that, considering all of the costs associated with

development, low- and moderate-income housing is not normally economically feasible at low densities. In 1991, approximately 95 acres of undeveloped land exist in the City with a high density residential zoning.

Manufactured Housing

As amended in 1988, Government Code §65852.2 and §65852.4 provide for Manufactured (Mobile) homes in single family residential zones. These statutes require the City to allow the installation of manufactured homes on a permanent foundation on lots zoned for single family residences. The manufactured home must be certified under the National Manufactured Housing Construction and Safety Standards Act of 1974. The City may apply setback, side yard, parking, and other development standards that would apply to a conventional house on the same lot.

The City has been in compliance with these statutes and manufactured or factory-built homes have not been prohibited from any single family lot. The City requires that the structure be attached to a permanent foundation in compliance with all applicable building regulations and that the vehicle license plate and registration be removed. The requirements of the zone in which the home is to be located are still applicable, with only one residence per lot permitted in a single family zone, uses limited to residential-type uses, and enforcement of setback requirements. As such, City ordinances are not constraints to development of this type of housing.

Mobilehomes

Mobilehomes are permitted in all residentially zoned districts. Similar to manufactured housing, the City requires mobilehomes to be attached to a permanent foundation in compliance with all applicable building regulations, and that the vehicle license plate and registration be removed. The requirements of the zone in which the home is to be located are still applicable, with only one residence per lot permitted in a single family zone, uses limited to residential-type uses, and enforcement of setback requirements.

The City also has established a specific zoning district for the development of mobilehome parks; Residential Mobilehome Park District (T-P). The purpose of the of the Mobilehome Park District is provide for the accommodation of residential mobilehomes in unified parks of not less than 1.5 acres in area. Pursuant to the City's Zoning Ordinance, residential mobilehome park district is defined as a multiple-family residential district. Therefore, mobilehome parks can only be established in areas designated for Medium-High Density Residential and High Density Residential.

Sections of the City Ordinance which provide guidelines for implementation and development of mobilehome parks are inconsistent. Section 18.33.010 defines the purpose of Residential Mobilehome Park District as providing the accommodation of residential mobilehomes in unified parks of not less than 1.5 acres in area, while Section 18.33.050 requires each mobilehome park be a minimum of five acres. In order to remove this inconsistency, the City should amend Section 18.33.050 to be consistent with Section 18.33.010 in order to be in conformance with the intended purpose of a Residential Mobilehome Park District.

Second Housing Units

Second housing units on residential lots are presently permitted with a conditional use permit on lots zoned for single family development (R-1-8, R-1-7, R-1-6, and R-1) pursuant to conditions outlined in the City's ordinances.

"Granny House" are also permitted in the City of Chowchilla with a conditional use permit on lots zoned for single family development pursuant to conditions outlined in the City's ordinances. Similar to the second housing unit, issuance of a conditional use is dependant upon the granny housing meeting several conditions, i.e, lot size, area occupied by dwelling and other building structures, building setbacks parking. However, City ordinance pertaining to the granny house specifies the building square footage (600 square feet) of the unit and who may occupy a granny house; one adult or two adults who are 60 years of age or older.

Provisions in the City ordinances for second unit or granny house do not impose constraints to the development of these types of housing.

Building Codes

Building codes regulate the physical construction of dwellings and include plumbing, electrical, and mechanical divisions. The City follows the Uniform Building Code established by state law, and, as such, the City has little control over mandatory state standards. Since the City has no discretion to waive building code requirements, the cost impact of building codes on affordable housing can not be mitigated by the City.

Permit Processing

The City of Chowchilla provides a full range of services relating to the development of property within its sphere of influence. Subdivision maps, parcel maps, special use permits and building plans are all processed by the City.

The City actively encourages all developers to meet and confer with planning staff prior to the formal submittal of an application as a means to facilitate the timely processing of an application. Such preapplication conferences can resolve any misunderstandings regarding zoning and development standards, or processing procedures.

The initiation of a development begins with the filing of an application or applications with the City Planning Department; processing of applications are handled currently. An application or applications is reviewed by the staff and the environmental review process is begun. The outcome of the environmental review process dictates the processing time line. Preparations of an EIR may take up to one year, during which the application can not be acted on.

The application is routed for review by the various departments of the City. These include Public Works, Engineering and Parks and Recreation. The application is also circulated to outside public agencies such local elementary and high school districts. Typically a three week time frame is provided for these comments. The project is then publicly noticed and scheduled for hearing by the planning commission.

From initial application to the City's Planning Commission hearing, a time frame of approximately 60 days is required. Application deliberation and action by the City Council is typically scheduled for the next available meeting which may vary from one to two weeks after the planning commission hearing.

Processing of building plans are typically completed within 3-4 weeks. This assumes that no variance request is being processed in conjunction with the permits.

On- and Off-Site Improvements

Site improvements are regulated by the Parcel and Subdivision Ordinances, and through conditions and standards imposed through the City Site Plan Review process. Standard improvements required by the City of Chowchilla for development of property including, such things as, required off-street parking, landscaping, walls, wastewater and water systems, and stormwater collection and disposal. The City does not require any improvements other than those that are deemed necessary to maintain the public health, safety, and welfare.

The City requires a minimum right-of-way width of 60 feet for internal (low volume) residential streets for subdivision; 40 feet from curb to curb. The 60 foot internal residential street right-of-way allows for two travel lanes, two parking lanes, sidewalks and public utility easements. The minimum right-of-way for collector streets is 80 feet; 60 feet from curb to curb. In general, the 80 foot collector street right-of-way provides the same amenities as the internal residential street with the exception that the travel lanes are wider. The City has made exceptions to minimum street sections where streets will be privately owned and maintained as part of a planned development or processed as a Specific Plan.

Other on- and off-site standards (water and wastewater systems, stormwater collection, schools, parks, and fire and law enforcement services), while related to necessary health and safety needs increase minimum development costs. The City does not believe that the provisions of street improvements or other public facility improvements is a burden to the development of affordable housing. The street sections are designed to accommodate public utilities and facilitate safe automobile, pedestrian and bicycle circulation. Street lights and fire hydrants, required at regular intervals within the City, also address public health and safety needs.

Within the City of Chowchilla, provisions for electrical, communication and natural gas services are provided by private outside agencies. The improvement requirements imposed by those agencies are outside the purview of the City. The City, however, requires approval from those agencies prior to the approval of any subdivision map. For all new residential subdivisions, City development standards require the undergrounding of utilities. Where feasible, joint use of trenching is encouraged. However, the City does not have the authority to require joint use of trenching of independent utility companies.

Zoning Code Enforcement

The City of Chowchilla provides code enforcement on a complaint basis. Typically, unless the City is made aware of a violations within the community there is no proactive enforcement activity. However, when the City is made aware of violations, or health and safety concerns relating to a residence an inspection will be made and a violation notice issued.

If a violation notice is issued for a health and safety item(s), the City attempts to put the resident in contact with the appropriate County agency to facilitate the rehabilitation of the property.

The City enforces the Uniform Building Code. Minor modifications have been made to individual sections of the code. However, none of the modifications substantially alter the code.

Fees and Other Exactions

The City of Chowchilla has recently adopted a development fee schedule. The fees collected by the City are equitable to the actual cost of the services provided. Table 19 identifies current fees collected for single and multifamily housing construction.

TABLE 19	
RESIDENTIAL DEVELOPMENT AND PROCESSING FEES	
Public Utility/Service	Development Fees¹
Wastewater	\$77.97/unit
Water	\$1,034.67/unit
Park and Recreation	\$100.00 - 150.00/unit
Traffic Signalization	\$60.84 - 107.00/unit
Public Safety (Police and Fire)	\$200.00 - 240.73/unit
Stormwater Drainage	\$1,400.00 - 2,000.00/acre
State Mandated School Fee	\$2.65/building square foot
Administrative Action	Processing Fee
General Plan Amendment	Actual Processing Cost
Zone Amendment	Actual Processing Cost
Annexation	Actual Processing Cost
Use Permit	\$150.00
Variance	\$150.00
Site Plan Review	Actual Processing Cost
Tentative Subdivision Map	Actual Processing Cost
Final Subdivision Map	Actual Processing Cost
Environmental Assessments	Actual Processing Cost + \$100.00

¹ Fees varies due to location and type of building unit.

² All fees expressed per application, regardless of type or number of dwelling units.

The total cost of development and processing fees can significantly add to the cost of a residential development. These fees are necessary to pay for staff costs in processing development applications, and for providing public utilities and services for serving new residential developments. It is the City position that the schedule of development and processing fees do not represent a considerable constraint to new development. Although the City fees are justifiable for providing the necessary public improvements and services, these fees can affect a developer's the ability to provide for affordable housing.

While it is not possible for the City to waive the appropriate development fees as a means to expedite the availability of housing to the very low- and low- income groups, it may be possible to offset some of the costs through the use of monies provided through state and federal assistance programs.

The City typically collects all appropriate fees at the time of permit issuance. This process imposes potential financial impacts upon the developer since the developer's recovery of those costs does not occur until such time that the individual lots are sold. The postponement of these fees until a Certificate of Occupancy is issued could facilitate the development of additional housing.

NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints are those which are generated by the private sector and are typically beyond the control of local governments. A few of the impacts of non-governmental constraints can be mitigated to a minimal extent by local governmental actions, but usually the effects are very localized and have little influence on the total housing need within the jurisdiction or market area.

Land and Construction Costs

According to the California Building Industry Association, the cost of land represents an ever-increasing proportion of the total housing development cost, although it has much less impact on the maintenance and improvement of existing stock. In 1990, land cost represented an average of approximately 26 percent of the cost of a new home in California. In the City of Chowchilla, land costs are approximately 25 percent of the cost of a new home.

Rising costs of labor and materials, have contributed to the non-governmental constraints on housing development and improvement. These costs were a substantial part of the increased housing costs during the 1980's. Builders passed those increases along to the home buyer or renter.

In addition, one of the most significant results of Proposition 13, passed by the voters of California in 1978, was the severe limitation imposed on the development of infrastructure. These costs can no longer be passed on to the taxpayer by the local jurisdiction and must be borne by the developer, who then must pass them along by increasing the cost of housing.

Based on recently constructed projects in Chowchilla, raw land costs in Chowchilla range from \$8,000 to \$15,000 per single family lot. Improvement costs (i.e., infrastructure, grading) necessary for the construction of a single dwelling unit can add \$10,000 to \$16,000 per lot. The average "hard construction" cost of single family dwelling unit (three bedroom home, two bath; 1,400 square feet), excluding developer profit, and development and processing fees, range from \$49,000 to \$56,000, or from \$35.00 to \$40.00 per square foot. Allowing for development and processing fees, and profit of 10 percent, the single family dwelling unit purchase cost would range from \$85,000 to \$115,000.

Local land developers were contacted in attempt to determine typical construction for multi-family housing. According to the local land developers, an estimation of per unit cost is very difficult to determine; to many variables influence cost. Typically, per unit cost for improvements, and development and processing fees for multi-family projects are less than improvement costs, and development and processing fees than for a single family development, based on a per unit analysis.

Mitigation measures dealing with land costs open to local governments identified below include the use of Community Development Block Grant (CDBG) funds to write down land costs and use of government-owned, surplus land for housing projects. Neither one of these options may be available to small jurisdictions. In both cases, the kind of housing most likely to benefit is assisted, low-income housing funded through a state or federal program. Local governments can use CDBG funds to write down the cost of construction, the preferred method being the financing of infrastructure improvements.

MITIGATION OF CONSTRUCTION COST CHART

- | | | | |
|----|---------------------------|-------|---|
| 1. | Land | | Allow smaller lots |
| 2. | Improvements | | Could reduce level of improvements required |
| 3. | Fees | | Reduce fees |
| 4. | Labor | | Self Help Housing |
| 5. | Materials | | Can not mitigate |
| 6. | Administrative and Profit | | Reduced if developed by Non-profit Agency |

While the implementation of the above mitigation measures would provide a way to increase the housing stock within the City of Chowchilla, some measures might not produce desired results. For example, the reduction in lot size less than 5,000 square feet could create unsafe street conditions due to the reduction in play area and set backs. Additionally, it has been the City's experience that smaller lots create crowded parking conditions on streets increasing potential traffic hazards in neighborhoods. It may be necessary to consider providing additional park space or encouraging developers to utilize the existing PUD ordinance to make up for the loss of recreational area.

Utilization of self help and nonprofit entities can provide a substantial savings in the cost of developing new housing. Through the use of these organizations, not only is the actual cost of development reduced, but the "pride of ownership" is increased through the "sweat equity" provided by the homeowner. In addition, non-profit housing entities are typically quite adept at identifying and using alternative funding sources. Such alternative funding sources can effectively lower the cost of home ownership even more, and result in more households qualifying for housing.

Availability and cost of Financing

Due to significant changes in the savings and loan industry, the availability of financing to both developers and home builders were limited. However, in 1991, the availability of financing sources

for construction of new homes has become more readily available, and the interest rates being charged have stabilized.

Interest rates for both construction (improvements) and take-out (actual home construction) financing have more impact on the affordability of housing than any other one factor. The interest rate, coupled with the availability of financing, is responsible to a large extent for the increasing number of households which cannot afford home ownership. A 1980 analysis of the components of monthly housing cost for a typical single-family house costing \$60,000, financed at 12 percent for 30 years, indicated that a \$10,000 reduction in land and development costs results in a 16.5 percent reduction in monthly payment, while a four percent reduction in take-out financing interest rates results in a 24.5 percent reduction in monthly payment.

The cost of financing can have a substantial effect on the affordability and availability of housing. At the present time (1992) conventional financing is usually available at an 80 percent loan to value ratio at an interest rate of 9.5 percent. This would equate to a monthly payment of approximately \$546 for a home costing \$85,000, excluding annual property tax, insurance and any other assessed fees applied to the home. Typically, it would take an annual income of \$25,500 to qualify for such a loan.

To mitigate the impact of current interest rates, local government would have to find a means of subsidizing those rates for the home buyer, developer, or both. This has been accomplished primarily through the sale of mortgage revenue bonds in the past, but the present economic situation coupled with changes in federal law governing the issuance of such bonds, makes this alternative more and more difficult, particularly for purchase of single family housing.

Several lending institutions that provide financing for businesses and homes within the City of Chowchilla have active Community Reinvestment Programs. These programs target small business, minorities, low- and very low-income families, and others that have difficulty obtaining financing. In some instances, debt-to-income ratios are adjusted, interest rates lowered, or payments deferred to help lower income families afford housing. While each institution has its own program and set of rules, within Madera County there is a Revolving Loan Program which acts as a clearinghouse for potentially rejected loans. This program has participation by both business and local bank representatives, and reviews loans that might be rejected to determine eligibility for a Community Reinvestment Program.

The Community Reinvestment Act (CRA) requires that lending institutions covered by the Act provide maps describing its lending areas (virtually the entire City is targeted), keep track of their reinvestment programs and provide copies of the results to the public. All of the lending institutions contacted in Chowchilla have active reinvestment programs.

8. GOALS, POLICIES, OBJECTIVES AND PROGRAMS

This section of the Housing Element outlines the City's goals, objectives, policies and programs for housing. The goals, objectives, policies set forth in this Element are intended to serve as general policy guidelines for the City of Chowchilla. Consistent with state and federal housing goals, these goals, objectives and policies reflect a commitment to provide a decent home and suitable living environment for every individual and family.

This section also sets forth implementation programs (five-year action plan) necessary to achieve the stated goals, objectives and policies to meet the housing needs of the City. Many of these actions can be accomplished on the local level, while others require state and federal government action including the funding of various housing programs. Each program contains a detailed action plan, a target date for implementation, identification of the responsible agency or agencies, and funding source.

QUANTIFIABLE OBJECTIVES

Based on the *Regional Housing Needs Plan for Madera County (January 1991 to July 1997)* prepared by California Department of Housing and Community Development (HCD), and the projected housing demand necessary to support the women's correctional facility annex, there is an identified need for a total of 235 housing units within the City of Chowchilla between January 1991 and July 1997. More specifically, HCD and the EIR for the women's correctional facility combined identified the need for 62 very low- and 44 low-income housing units within this time period. There is also a need for 48 moderate- and 81 above moderate-income housing units. During the time proceeding the five-year plan for this Housing Element (January 1991 to June 30, 1992), 54 building permits for single family dwelling units were issued by the City. No building permits were issued for multi-family dwelling units. Building permits issued during this time provided housing for 22 very low- and 23 low-income households. Nine single family building permits were issued for the construction of moderate and/or above moderate-income households. Therefore, for the purpose of determining how many of the nine building permits were issued for moderate- and above-moderate-income groups, a 50/50 split is assumed; four building permits for moderate-income dwelling units and five building permits for above moderate-income dwelling units. The number of building permits issued between January 1991 and June 30, 1992 has been subtracted from the 1991 - 1997 Regional Housing Needs Plan to project the housing needs for the Housing Element plan period (July 1992 - July 1997). Table 20 reflects the projected housing needs for the Housing Element plan period.

TABLE 20
QUANTIFIED HOUSING GOALS 1992 - 1997

Income Level	New Construction	Rehabilitation ¹	Conservation ¹	Total
Very Low	40	15	10	65
Low	21	10	5	36
Moderate	44			44
Above Moderate	76			76
Total	181	25	15	221

¹ Funding for rehabilitation and/or conservation of units is dependant upon redevelopment set-asides, and the availability of federal and state funding.

PROVISION OF ADEQUATE SITES FOR HOUSING DEVELOPMENT

The available land inventory enumerates vacant, by-passed and re-developable lands that should be developed utilizing existing infrastructure. The City's development policies should be amended to encourage infill. Due to existing infrastructure, infill areas would be less expensive to develop and could potentially provide for very low- and low-income housing needs without substantial cost to the City. Urban infill would preserve agricultural lands and minimize capital improvement and public service costs.

GOAL I

Assure the adequate provisions of sites for housing.

Objectives

- A. Provide adequate sites at suitable locations to accommodate a range of housing responsive to the needs of all income groups.
- B. Disperse affordable housing throughout the community to avoid over concentration in any one area.

Policies

1. The General Plan shall designate sufficient vacant land for residential development to accommodate anticipated population growth projections.
2. Encourage housing development on vacant lots within existing developed areas of the City where public infrastructure is in place.
3. Promote balanced, orderly growth to minimize unnecessary development costs of housing.

4. Take in account the location of affordable housing relative to employment transportation, and other facilities.
5. Review and update Chowchilla's General Plan on a regular basis to ensure that growth trends are accommodated.
6. Encourage the development of various types of housing opportunities in all residential areas.

Implementation Programs

- a. The City will prepare a five-year land use update as part of its General Plan update. As part of that update adequate sites will be identified to provide a minimum of 150 percent of the necessary land inventory to meet the needs of the very low- and low-income groups.

Year: 1993/4 (In conjunction with the General Plan update process)
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

- b. The City will establish a set of reference maps with zoning, infrastructure and other relevant development information to provide for future review and analysis of zoning within the jurisdiction, and to assist developers in locating appropriate sites for affordable housing.

Year: 1993/4 (In conjunction with the General Plan update process)
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

- c. The City will investigate ways to encourage urban infill. In this study current development policies will be analyzed and programs formulated for providing incentives such as permitting higher densities under certain conditions, expediting processing of site plans, etc.

Year: 1993/4 (In conjunction with the General Plan update process)
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

- d. The City will prepare an inventory of government owned land within the City and its "Sphere of Influence," and will analyze that land for possible housing sites. If appropriate sites can be identified, the City will approach developers and funding agencies to facilitate development of the sites with assisted housing.

Year: 1993/4 (In conjunction with the General Plan update process.)
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund; the cost of this program will be off-set by map sales.

- e. The City will identify and apply for additional Community Development Block Grant (CDBG) funds to either acquire or extend necessary services to in-fill parcels for housing development.

Year: Ongoing
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

- f. The City will develop location criteria to ensure that affordable housing is dispersed throughout the City, and that medium high density zoning is located in relation to employment centers, transportation corridors and other public facilities.

Year: 1993/4 (In conjunction with the General Plan update process.)
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

AFFORDABILITY

The high correlation between income deficiencies and housing problems indicates the need to develop the means to assist low-and moderate-income households. Although government subsidized housing programs will continue to be instrumental in improving the living conditions of those households, other actions are also essential to deal with these needs.

In addition to the challenge of meeting current housing needs, provision must also be made to satisfy the housing needs of the future population. Production is primarily dependent upon the ability of households to afford to pay monthly for housing. Unless the economic profile of the future population is significantly different from the current regional population, it is reasonable to expect that many of the newly-formed households will have deficient incomes. As in the past, these lower income families will, in many cases, be unable to satisfy their housing needs through the normal housing market, making government assisted housing programs essential and supporting the need for economic development activities which produce new jobs.

In the past 30 years, private industry has been unable to produce housing affordable by the lower income family. Current trends indicate that other segments of the housing market may present similar problems in the future. Evidence indicates that moderate income families are finding it increasingly difficult to satisfy their housing needs in today's market. Since 1970, it is estimated that the rates of increase in rental cost and sales prices have been twice as great as the increase in median income. Should the income-to-cost disparities continue to increase in the years ahead, the ability of the housing industry to produce affordable housing for this large segment of Chowchilla's population may be seriously diminished.

Although state and local governments, as well as private industry, have important roles in the provision of assisted housing, federal funding of existing and/or new housing programs is essential to the provision of assisted housing for very low-, low-, and moderate-income households. Without that resource, the ability of local government to address the housing needs of these income groups is very limited. In the past several years the availability of funding through the federal government has diminished alarmingly, and local government is facing a situation in the near future where there may be no resources at all to assist the very low- and low-income groups. Only a change in state and federal priorities will alleviate this problem.

The City of Chowchilla has investigated relationships with the City of Madera Housing Authority to create a cost effective and efficient assisted housing delivery system. It is infeasible for Chowchilla given its size and budget to create an independent Housing Authority. It became obvious that housing assistance needs to be included in the unincorporated territory of Madera County as well, and that a Joint Housing Authority encompassing the Cities of Chowchilla and Madera, and Madera County would be the most cost effective and efficient assisted housing delivery approach.

Local governments will need to address a number of specific concerns which may prove critical to meeting future housing needs, especially if housing costs continue to increase at current rates. As noted previously, an extraordinarily high growth rate has been realized by multiple-family units and mobile homes. Expressed as a proportion of the total housing stock, the importance of this component of the inventory has more than doubled since 1970. Presumably, as housing costs rise, future housing needs will increasingly be translated into a greater demand for these less costly housing types. While existing community plans provide for a full range of housing types and densities, future decisions regarding public improvements, zoning, and development standards will determine the extent to which multiple-family housing and mobile homes will be successfully utilized in meeting anticipated housing needs.

Housing assistance provided by state and federal programs fall into two categories: assistance to homeowners and assistance to renters. Within each of these categories, programs address either construction of new housing units or use of existing units. Some programs assist the individual or family while others assist the owner or developer.

Although the City of Chowchilla has taken steps to formally establish a Redevelopment Agency, it has not found the necessary resources to prepare a Redevelopment Plan which is essential to undertake Redevelopment Agency programs and provide funding for various improvement and housing programs. Budgetary constraints and maintenance of on going programs have prevented funding the preparation of the plan. The City continues to propose funding of the plan in each fiscal year budget.

GOAL II

Ensure adequate provision of housing for all household income groups.

Objectives

- A. Provide adequate housing supply to meet the needs of very low-, low- and moderate-income groups.

Policies

1. Designate adequate medium and medium-high density areas on the General Plan to provide for the development of apartments and other forms of high density housing.
2. Pursue funding under federal and state programs for affordable housing construction and rehabilitation.
3. Promote balance, orderly growth to minimize unnecessary development costs of housing.
4. Work with for profit and non-profit housing developers to identify potential projects and sources of funding to develop very low-, low- and moderate-income housing.
5. Provide density bonuses to home builders proposing to include a minimum specified percentage of very low- and/or low-income housing within residential developments.
6. Encourage the development of second units in appropriate residential zoning districts to increase supply of affordable housing.

Implementation Programs

- a. The City will investigate financing a nonprofit organization such as Self Help Enterprises to provide application for and administration of the California Housing Rehabilitation Program-Owner (CHRP-O) Program.

This program provides assistance to homeowners in the form of low income loans and provides deferred payment by senior citizens.

Year: Ongoing
Responsible Agency: City of Chowchilla Planning Department
Funding Source: General Fund/CDBG

- b. The City will support the efforts of for profit and non-profit housing corporations (i.e., Self-Help Enterprise) to develop affordable housing.

Year: Ongoing
Responsible Agency: City of Chowchilla Planning Department
Funding Source: General Fund

- c. The City will review and, if necessary, amended the Zoning Ordinance annually for consistency with state law regarding density bonuses for the provisions of very low- and low-income housing.

Year: 1994
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

- d. The City will review the Zoning Ordinance for consistency with requirements of state law regarding second units, and develop standards that encourage this type of housing in appropriate residential zoning districts, while protecting the integrity of residential neighborhoods.

Year: 1994 (In conjunction with the General Plan update process)
Responsible Agency: City of Chowchilla Planning Department
Funding Source: General Fund

- e. The City will review it zoning ordinance to provide for zone districts that will provide housing densities pursuant to state law to provide housing opportunities for the very low- and low-income groups.

Year: 1993/4 (In conjunction with the General Plan update process)
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

- f. The City of Chowchilla will encourage developers to make application for FmHA 502 Interest Subsidy programs, and will work with and assist those developers. The City will take actions necessary to expedite processing and approvals for such projects.

Year: Ongoing
Responsible Agency: City of Chowchilla, Planning Department/ Private Developers
Funding Source: General Fund

- g. The City of Chowchilla will contact Self Help Enterprises and other nonprofit developers to inform them of Chowchilla's participation in this program. Moreover, the City of Chowchilla will establish a procedure to provide preapplication review of projects to expedite their timely approval.

This program provides direct loans to individuals of low to moderate income to purchase newly constructed homes. The interest rate varies according to the applicant's adjusted family income and may be from as low as one percent to market rate.

The ability to achieve this objective is contingent upon the market conditions during the plan period, interested developers, the availability of City staff and congressional authorization to issue such bonds.

Year: Ongoing
Responsible Agency: City of Chowchilla, Planning Department/Private Developers
Funding Source: General Fund/Farmers Home Administration

- h. The City of Chowchilla will establish a policy regarding the allocation of a percentage of its housing set aside for development by nonprofit developers such as Self Help Enterprises.

Year: 1995
Responsible Agency: City of Chowchilla Planning Department/Non Profit Developer
Funding Source: General Fund/Self Help Enterprises

GOAL III

Implement Redevelopment Agency through the preparation of a Redevelopment Plan.

Objectives

- A. Fund the preparation of a Redevelopment Plan for the City of Chowchilla.
- B. Prepare and adopt a housing section which includes funding for a new and rehabilitated housing or part of the Redevelopment Plan.

Policies

1. Prepare funding necessary to prepare the Redevelopment Plan.
2. Work with property owners to expand housing opportunities within and outside the Redevelopment Plan area boundaries.

3. Work with non-profit or public agencies to establish assisted housing programs as necessary to expand the supply of affordable housing.

Implementation Programs

- a. The City will research and pursue potential funding mechanisms for the preparation of a Redevelopment Plan.

Year: 1993-1997
Responsible Agency: City of Chowchilla, City Administrator
Funding: General Fund

- b. The City will prepare and adopt a Redevelopment Plan either by using staff resources or private consultants.

Year: 1995-1997
Responsible Agency: City of Chowchilla, City Administrator
Funding: General Fund

GOAL IV

Establish a Joint Housing Authority

Objectives

- A. Provide for the fair share funding of assisted housing opportunities in the City of Chowchilla for residents of the City.
- B. Create a effective and efficient housing delivery system which provides needed housing services to the City of Chowchilla and its residents.

Policies

1. A Joint Housing Authority should be directed by representatives of the cities and county.
2. The City of Chowchilla should participate in housing programs to the extent the demand for assisted housing exists in the City and available budget resources allow.
3. Management of the Joint Housing Authority should rest with a professional agency whose staff and resources are adequate to meet the needs of the Cities of Chowchilla and Madera and the County of Madera as a whole.

Implementation Programs

- a. The City will begin negotiations with the City of Madera Housing Authority and the County of Madera to form a Joint Housing Authority.

Year: 1993
Responsible Agency: City of Chowchilla Administrator
Funding Source: General Fund

If Joint Housing Authority is Adopted

- b. The City will work with the Joint Housing Authority and seek Article XXXIV approval within the City of Chowchilla to facilitate the funding of housing for very low- and low-income families.

Year: 1996
Responsible Agency: City of Chowchilla/Joint Housing Authority
Funding Source: General Fund

- c. The City will support the Joint Housing Authority's implementation of the conventional Public Housing Rental Program and the Section 8 Program which provides rent subsidies directly to participants' landlords, and will support that agency's attempts to secure additional funding for expanded programs.

Year: 1996
Responsible Agency: Joint Housing Authority
Funding Source: Joint Housing Authority/California Housing Finance Agency

- d. The City of Chowchilla will encourage developers to make application for California Housing Finance Agency (CHFA) AB 333 Subsidized Rental allocations which provide subsidized interest rates and operating subsidies to developers of rental housing projects. Under this program, rents for the units are guaranteed often in conjunction with the Section 8 rental subsidy program.

Year: 1996
Responsible Agency: Private Developers
Funding Source: Joint Housing Authority/California Housing Finance Agency

- e. The City will work with the Joint Housing Authority and seek Article XXXIV approval within the City of Chowchilla to facilitate the funding of housing for very low- and low-income families.

State law mandates that prior to the expenditure of funds by a public agency, approval be obtained from the local populace through a referendum for the provision of government assisted housing within the City. Approval of such a referendum within the City of Chowchilla would greatly facilitate the development of housing by the Joint Housing Authority.

Year: 1996
Responsible Agency: Joint Housing Authority
Funding Source: Joint Housing Authority

- f. The City will support the Joint Housing Authority administration of the Section 8 Moderate Rehabilitation Program.

The Joint Housing Authority will solicit proposals from owners who have units that do not meet minimum quality housing standards and are interested in putting their units in the program. If rehabilitation is deemed feasible, the property owner will be responsible for making all required improvements, and when completed, will execute a 15-year contract for rent subsidies for qualified renters. The rents for these units will be higher than for the regular Section 8 program in order to provide additional income for repaying the cost of rehabilitation.

Year: 1996
Responsible Agency: Joint Housing Authority
Funding Source: Federal Department of Housing and Urban Development

GOVERNMENTAL CONSTRAINTS

As stated in previously sections of the Housing Element, many factors affect the ultimate cost of housing to the consumer, be it rental or housing for home ownership. Those factors which either prevent construction or raise the cost of construction and/or improvement of housing can be considered constraints. Some of these constraints are the result of governmental actions, policies, regulations, and standards, and some are non-governmental market factors. However, governmental and non-governmental constraints are interrelated and each affect the other, so action programs which affect one group can affect the other. To address governmental constraints, the City of Chowchilla needs to analyze carefully fees, land use controls, building codes, site improvement standards, etc. to determine if these are constraints and then, whether or not those constraints are necessary for other reasons, such as health and safety, environmental considerations, and finally how the constraints could be removed.

Non-governmental constraints are beyond the control of local government and cannot be generally impacted by any action of the City or County. However, certain actions of local government can mitigate some of the adverse impacts of market constraints on a very localized basis.

GOAL V

Address and, where appropriate and possible, remove governmental constraints to the development, improvement and maintenance of City's housing stock.

Objective

- A. Ensure that the review and approval process for residential projects does not create unreasonable obstacles to development.

Policies

1. Explore possible modifications to the Zoning Code which could increase the development of affordable housing.
2. Continue to plan for the timely and adequate expansion and/or improvement of public infrastructure to coincide with housing development and improvements.
3. Continue to efforts to streamline the local permit approval and review processes.

4. Evaluate the City's application, processing and development fees to determine their effect on the cost of providing housing, and consider fee modifications to reduce the cost of housing where appropriate.

Implementation Programs

- a. The City will review its zoning ordinance annually to identify potential obstacles to the timely development of housing.

Year: Ongoing
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

- b. The City will review its development standards annually in order to identify those areas that could result in impediments to the development of new housing opportunities. The City will also evaluate developer driven amendments to the City Standards provided that sufficient documentation and assurance of effectiveness is provided. The safety and cost effectiveness of maintenance of improvements on a City-wide level will be the governing factor in approving changes to the development standards.

Year: Ongoing
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund or Applicant (if change in development standards is requested by an applicant)

- c. The City will evaluate project applications (i.e., tentative subdivision map, General Plan amendment), and processing and development fees to determine their effect on the cost of providing housing and consider fee modifications to reduce the cost of housing where appropriate.

Year: 1995
Responsible Agency: City of Chowchilla
Funding Source: General Fund

- d. The City of Chowchilla will participate with Madera County in identifying adequate reserves of developable land to address the problem of land costs.

Year: Ongoing
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: Community Development Block Grant, other funding sources from State and Federal government

- e. Revise the City Zoning Ordinance, Section 18.33.010 and/or 18.33.050, as necessary, to remove existing guideline inconsistencies for the establishment and development of Residential Mobilehome Park Districts.

HOUSING REHABILITATION AND CONSERVATION

Many housing units were built prior to local building codes and planning regulations, and may have been constructed without proper safety features or located in areas subject to natural hazards. In other cases, lack of planning permitted development of housing without supportive services and facilities. Consequently, the quality and desirability of many of these housing units diminished rapidly and today represent a large portion of the City's substandard housing stock.

Housing conservation is necessary to protect the stock of affordable housing units for very low-, low- and moderate-income households from being converted to other uses not benefiting lower income groups (i.e. commercial and industrial uses or housing for higher income groups).

GOAL VI

Conserve and enhance existing housing stock.

Objective

- A. Conserve and enhance existing neighborhoods, particularly affordable housing in older areas of the City.
- B. Maintenance of community design and improvement standards that will provide for the development of safe, attractive, and functional housing developments and residential environments.
- C. To maintain and improve the quality of the existing housing stock and the neighborhoods in which it is located.

Policies

- 1. The maintenance and repair of existing owner-occupied and rental housing shall be encourage to prevent deterioration of housing stock in the City.
- 2. Monitor the quality of the housing stock to maintain a current inventory of all substandard housing units.
- 3. Provide for the removal of all unsafe, substandard dwellings which cannot be economically repaired.
- 4. Encourage the rehabilitation of substandard and deteriorating housing, where feasible.
- 5. Continue to apply for federal and state assistance for housing rehabilitation for very low- and low-income households.
- 6. Periodically survey housing conditions to maintain a current database on housing repair needs.
- 7. Insure that new housing is constructed in accordance with design standards that will ensure the safety and integrity of each housing unit.

8. Encourage application of community design standards which will provide for the development of safe, attractive, and functional housing developments.
9. Manage new residential development within the context of a planning framework designed to minimize adverse impacts on the area's natural resource base and overall living environment.
10. Support and encourage all public and private efforts to rehabilitate and improve the existing housing stock.
11. Promote public awareness of the need for housing and neighborhood conservation.
12. Manage public housing projects to ensure proper maintenance of the area's public housing inventory.
13. Promote development of public policies and regulations which provide incentives for proper maintenance of owner-occupied and rental housing.
14. Manage development of land within and adjacent to existing neighborhoods to avoid potentially adverse impacts on the living environment.
15. Encourage proper maintenance of essential public services and facilities in residential developments.
16. Encourage available public and private housing rehabilitation assistance programs in communities where such action is needed to insure preservation of the living environment.
17. Encourage the participation of Self Help Enterprises and other nonprofit developers to assist in the rehabilitation and conservation of housing within Chowchilla.

Implementation Programs

- a. The City will encourage homeowners to make application for FmHA 504 Single Family Rehabilitation allocations providing home repair loans up to \$7,500 at one percent interest to very low-income families for the purpose of making repairs needed for the health and safety of the family and/or the community.

The ability to achieve this goal is dependent upon availability of funds from FmHA and interested property owners.

Year: Ongoing
Responsible Agency: Farmers Home Administration
Funding Source: Farmers Home Administration

- b. Within the City of Chowchilla, the State Department of Housing and Community Development, Codes and Standards Division will inspect mobile home parks on an annual basis for code compliance in accordance with Title 25, Chapter 5, of the California Administrative Code. This Division also inspects on a complaint basis.

Year: Annual
Responsible Agency: Madera County Health Department/City of Chowchilla, Planning Department
Funding Source: General Fund

- c. The City will investigate financing of a nonprofit organization to provide application for and administration of the California Housing Rehabilitation Program-Rental (CHRP-R) Program.

This program provides low interest rate loans to landlords to facilitate the rehabilitation and remodeling of existing rental units.

Year: 1995
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund/CDBG

- d. The City will maintain current information on the condition of housing stock in the City by periodically updating its housing conditions database.

Year: 1994, biannual thereafter
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund/CDBG

HOUSING TO ACCOMMODATE SPECIAL NEEDS

Individuals and households with "special needs" are those whose housing requirements go beyond just a safe and sanitary dwelling at an affordable price, and include either unique physical or sociological requirements, or both. Included in this category are senior citizens and handicapped persons, who have particular physical needs as well as sociological needs unique to their group; large families, who need four, five, or more bedrooms in a dwelling; farmworkers, who move from one location to another for all or part of the year; and families with female heads of household, who suffer a unique form of discrimination as well as having needs related to location and size of unit.

Large households living in overcrowded conditions may be considered a group with special needs, although there is limited information regarding the extent of this problem. Since this condition is often a matter of personal choice based on cultural or religious belief, the family may not consider it overcrowding to be an issue of community concern. In some instances, intervention or the suggestion of intervention by the community in this aspect of family life is unwelcome.

Not all persons and households with "special needs" are in the lower-income groups, but it can be safely assumed that with sufficient income available, these special needs can be satisfied. Special needs groups with low or limited incomes are those targeted by the action plan. All programs listed in the prior section also assist those individuals and households with special needs.

GOAL VII

Create housing opportunities for households with special needs.

Objective

- A. To encourage new and redevelopment projects to meet the special needs of residents of the City.

Policies

1. Ensure that new and redevelopment residential developments include housing accessible to mobility impaired individuals and others with physical conditions that make it difficult for them to use conventional housing, in accordance with federal and state requirements.
2. Encourage residential opportunities for individuals who need 24-hour non-medical care.
3. Ensure that new rental housing includes units meeting the needs of large families.
4. Address the special housing needs of single parents.

Implementation Programs

- a. The City will implement federal and state requirements for accessibility and adaptability of new residential buildings and residential buildings undergoing rehabilitation to meet the needs of mobility-impaired individuals.
- Year: Ongoing
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund
- b. The City will require, if appropriate, that affordable housing projects for very low- and low-income groups include a specified percentage of units meet the needs of persons with physical conditions which require special design considerations.
- Year: 1995
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund
- c. The City may provide assistance to organizations seeking to develop or convert residential buildings for use as group homes for persons with physical conditions which prevent them from using conventional housing. Assistance could include participation in applying for federal or state funding, and/or waiving of certain fees or development standards.
- Year: Ongoing
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund
- d. The City will review its zoning ordinances for community care facilities serving six or less individuals to ensure that regulations encourage the development of sufficient numbers and types of residential care facilities pursuant to community need.

Year: 1993/4 (In conjunction with the General Plan update process.)
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

- e. The City will continue to encourage rental housing developments to contain an appropriate percentage of affordable three and four bedroom dwelling units. City may assist developers in applying for available federal and/or state programs, project density bonuses, and cost reduction methods.

Year: 1996
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

- f. The City shall evaluate and prepare guidelines for integrating affordable residential projects that may provide housing for lower income single working parent households and child care services. The City shall pursue federal and state funds for child care services, and work with community-based non-profit and private for-profit organizations such services.

Year: 1996
Responsible Agency: City of Chowchilla, Parks and Recreation Department
Funding Source: General Fund/Federal and/or State Funding

- g. The City of Chowchilla will encourage non-profit sponsors to make application for HUD Section 202 allocations for construction of rental housing for seniors and handicapped and will take all actions necessary to expedite processing and approval of such projects.

In addition, should the funding become available, the City will facilitate the project by assisting in locating appropriate sites, and will consider the use of the Community Development Block Grant allocation and/or other available resources to either write down the cost of the site or fund infrastructure improvements.

Year: Ongoing
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: Federal Department of Housing and Urban Development.

- h. The City of Chowchilla will encourage non-profit sponsors and/or the Housing Authority to make application for FmHA 514/516 allocations for rentals which provide a combination of grants and loans to finance the construction of Migrant Farm Worker Rental Housing. Public and private non-profit corporations, including State agencies and political subdivisions, are eligible for both grants and loans.

The ability to achieve this goal is dependent upon the formation of a Joint Housing Authority, interested profit and non-profit corporations and the availability of funds from FmHa.

Year: 1995-1997
Responsible Agency: Joint Housing Authority and/or non-profit sponsor
Funding Source: Farmers Home Administration

- i. The City will support the Joint Housing Authority in undertaking a program of data analysis to define the need for farmworker housing. Existing Census data, EDD data, Self Help Enterprises and County Planning Department studies, and other available data will be used to determine amount, location, and type of housing need in all parts of the County.

Year: 1995
Responsible Agency: Joint Housing Authority
Funding Source: Technical Assistance Grant

PROMOTION OF EQUAL HOUSING OPPORTUNITIES

Although essential to meeting housing needs, the provision of a sufficient number of dwelling units will not in itself ensure that the entire population will be adequately housed. A large segment of the population is living on very low incomes. As housing cost have risen in recent years, many of these households have been forced to apply an excessive amounts of their budget to housing costs. In order to remain in the home of their choice, some residents, such as the elderly, pay a large portion of their income on housing restricting the their ability to purchase other basic living necessities. In the case of the large family, lack of sufficient income usually restricts housing choice to the least expensive dwelling unit, generally inadequate for their family needs, and frequently deficient in quality and size.

For many other households who have sufficient income to purchase quality housing, choice of housing location is still frequently denied because appropriate housing at acceptable cost is not adequately dispersed throughout the City.

Although inadequate distribution of affordable housing within a community is an important constraint to choice, discrimination due to race, religion, or ethnic background is an equally significant factor affecting equal housing opportunity. Actions which result in illegal discrimination in the renting or sale of housing violates state and federal laws, and should be reported to the proper authorities for investigation. The agency responsible for investigations of housing discrimination complaints is the State Department of Fair Employment and Housing.

GOAL VIII

To ensure that all residents have access to housing regardless of race, creed, color or religion.

Objective

- A. Support the strict observance and enforcement of anti-discrimination laws and practices.

Policies

1. Encourage enforcement of fair housing laws throughout the City.
2. Implement adopted land development and resource management policies without imposing regulations which have the effect of excluding housing for lower-income groups.

Implementation Program

- a. The City's Planning Department shall provide information on fair housing laws, and refer and assist citizens with discrimination complaints to the State Department of Fair Employment and Housing.

Year: 1994
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: Community Development Block Grant

- b. Develop a directory of services and resources for very low-, low-, and moderate-income households and special needs groups. The directory shall be written in English and Spanish, and made available at the City Hall and targeted areas within the community most likely to be subject to housing discrimination.

Year: 1994
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

- c. As a semi-annual community service, the City Planning Department shall work with the Chowchilla Newspaper to publish information on fair housing laws and identify agencies to contact regarding discrimination complaints. The information shall be printed in English and Spanish.

Year: 1994
Responsible Agency: City of Chowchilla, Planning Department
Funding Source: General Fund

ENERGY CONSERVATION

During the update of the General Plan, the City will consider measures to lower the energy requirements of single and multiple family dwellings. Among the measures considered will be:

- ☐ Street tree requirements for all new subdivisions along with the requisite irrigation systems to ensure that the trees will be viable.
- ☐ Solar water heating systems to supplement gas or electric hot water heaters for multiple and group family facilities. Policies would also encourage supplementing single family water heating requirements with solar heaters.
- ☐ Sitting of structures and alignment of streets to make best use of prevailing winds and light patterns through the community. At a minimum, the City should produce information for builders and home buyers on the advantages of favorable home placement.
- ☐ Participation in energy conservation programs will be encouraged by the City in all new and existing housing units.

Many of these measures, if adopted, will become part of the Land Use Element of the General Plan after the update is completed. If adopted by the Council, these measures can begin to take effect immediately and should be relatively self implementing.

GOAL IX

To promote energy conservation/efficiency.

Objective

- A. To promote energy conservation activities in all residential housing developments.

Policies

1. Continue to implement state energy conservation standards.
2. Promote development of public policies and regulations that achieve a high level of energy conservation in all new and rehabilitated housing units.
3. Encourage maximum utilization of federal, state and local programs which assist homeowners in providing energy conservation measures.

Implementation Programs

- a. Through the City's site plan review process ensure housing construction that is environmentally sound, cost effective, and promotes energy efficiency, and encourage new developments to incorporate housing design and orientation techniques that reflect energy efficient site planning and use of passive solar access standards.
- Year: Ongoing
Responsible Agency: City of Chowchilla Planning Department
Funding Source: General Fund
- b. On an as needed basis, analyze City Zoning Ordinance and Design Standards to identify and make recommendations for amendments to requirements which inhibit site planning for solar access.
- Year: Ongoing
Responsible Agency: City of Chowchilla Planning Department
Funding Source: General Fund
- c. The City shall help lower income homeowners in applying for assistance from other agencies to make energy conservation improvements. There are several programs (i.e., Community Development Block Grant, California Housing Rehabilitation Program, Pacific Gas and Electric Company) that can provide financial assistance to lower income homeowners and rental unit owners whose tenants are of lower income status.

Year: Ongoing
Responsible Agency: City of Chowchilla Planning Department
Funding Source: General Fund, and Federal, State and Private Energy Programs

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